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TRANSFER OF BANK STOCK.

The ordinary duties of banks and other corporations, in the transfer of stock from one shareholder to another, is well understood by men of general practical business education. The indorsement of the sale by the owner upon his certificate of stock, its deposit with and cancellation by the corporation, and the issuing of a certificate to the transferee, without any recital of former title, are the usual incidents to a sale and transfer of corporation shares. When such sale is made by the *absolute* owner, the duties of the corporation are discharged by following his directions, and the liabilities of the corporation extend no further than to the faithful custody of the registered evidence of title. The simplest form of transmitting title is unimpeachable where the transferor had the *equitable* as well as the *legal* right to convey.

But there is a class of cases which imposes greater liability upon the corporation in the transfer of stock, and calls for the exercise of a sound discretion and a competent knowledge of the legal principles upon which that liability is founded. It includes every case, where, from the terms of the certificate, from the registry, or from other evidence, there is notice to the corporation that another than the *legal* holder has an *equitable* interest in the stock to be transferred. A liability to such *equitable* owner then attaches to the corporation, and it becomes chargeable with a legal fraud if it does not carefully protect such interest. It, therefore, becomes important to understand clearly what the duties and liabilities of corporations are, in such cases, in order that on the one hand there may be no

unreasonable denial of transfer, and on the other that no such transfer shall take place without due protection to the rights of such *equitable* owners.

Corporations are the depositories of the evidence of ownership of the shares of the stockholders, and the source of changes of title by the corporate certificate of ownership. When a transfer of stock is made, the certificate held by the transferor is surrendered, and a new certificate issued to the transferee. This can only be done by the corporation. In the new certificate, nothing contained in the certificate surrendered is recited. The transferee would be protected even if the corporation should make the transfer without authority.

Possessing this extensive fiduciary power, in relation to their stockholders, the law wisely demands of the corporation extraordinary care in the transfer of shares held or controlled by any other person than the *equitable* owner thereof; and holds them responsible to such equitable owner for damages or replacement of the stock, if there has been negligence or carelessness of his rights in the transfer.

Before a corporation can safely change the record of title, and issue corresponding certificates of stock, when there is an *equitable* ownership distinct from the *legal* ownership, the transferor should put such corporation in possession of available legal evidence sustaining his authority to have such transfer made; and, to prevent subsequent difficulties, such evidence should always be in writing, duly authenticated for use, and filed in the office of such corporation.

From their general liabilities, corporations may rightfully demand evidence of authority to make a transfer, before they permit it to be made. Such evidence, on the part of administrators, should be the letters of administration; on the part of executors, the letters testamentary, and a copy of the will of the testator, in order to determine whether the executor's general powers of administration are modified or restrained by its provisions. And generally, on the part of all those who act by virtue of an appointment by law, such evidence should be the authenticated copies of all papers conferring the authority.

This subject is so fully discussed and authoritatively settled by the Supreme Court of Pennsylvania, in the case of BAYARD *v.* FARMERS AND MECHANICS' BANK OF PHILADELPHIA, that we append the entire opinion, and recommend it to the careful examination of the reader.

Supreme Court of Pennsylvania—Chief Justice WOODWARD, *and Justices* THOMPSON, STRONG, REED, *and* AGNEW.

The opinion of the court, delivered by Judge STRONG, is as follows:

BAYARD *v.* THE FARMERS AND MECHANICS' BANK OF PHILADELPHIA—STRONG, Judge. Passing by the question whether the defendants, being mere agents of the Commonwealth, are liable to damages at the suit of the plaintiff, even for a wrongful refusal to permit him to transfer the stock, we come immediately to the inquiry, whether their refusal was

wrongful. Certainly they were under no obligation to permit a transfer, if their permission would have exposed them or their principals to a successful claim by any one for the replacement of the stock or for its value. In a certain sense, they were custodians of the rights of stock-owners. With them was the registry, and transfers could be made only with their consent, by the surrender of the certificates and the issue of new ones to the transferee. A purchaser of stock does not receive the certificate of his vendor, but a new one made out in his own name, and reciting nothing contained in the former. He is therefore protected in the enjoyment of his purchase, even though there was no right to make the transfer to him.

For this reason, an unauthorized transfer is a wrong done to the owner of stock, for which not only the person who makes it, but any one knowingly assisting in the wrong, is responsible. That a bank or other corporation, and also these defendants, are trustees, to a certain extent, for stockholders, that is, for the protection of individual interests, cannot be denied. They are alike trustees of the property, and of the title of each owner. They have in their keeping the primary evidence of title, and they are justly held to proper diligence and care in its preservation. From this, it results that they may rightfully demand evidence of authority to make a transfer, before they permit it to be made. Their own safety requires that they be satisfied of the right of the person, proposing to make a transfer, to do what he proposes. Generally, sufficient evidence of such right is found in the possession of legal title to the stock. Yet it is well settled that it is not, in all cases, sufficient. Notwithstanding that the true equitable ownership may be in some other than the holder of the legal right, and a transfer may be a gross wrong to such an equitable owner, to that wrong the corporation, or keepers of the registry, make themselves parties, if, with knowledge that there is no equitable right to transfer, they permit it to be done.

And in equity, whatever puts a party upon inquiry is notice of what inquiry must reveal. The real difficulty is in determining how far it is the duty of the transfer agent to inquire. The law casts the legal ownership of personal property of a deceased intestate upon his administrators. They are sometimes said to be trustees, but they are such for administration. Their primary duty always is to dispose of the personal property, and therewith pay the debts of the intestate, and make distribution among his next of kin. A sale and transfer of stocks by them is therefore in the line of their duty. There is no *cestui que trust*, having a right to interfere and prevent such a transfer. Hence letters of administration are always sufficient evidence of authority.

A trustee of an insolvent debtor would seem to stand on the same footing. And so generally does an executor. His primary duty is administration. He is to pay debts and legacies out of the personal estate, and use even specific legacies to pay debts, if necessary. His letters testamentary, therefore, show an apparent right to dispose of the stocks of the testator. Even if the stock has been bequeathed specifically, a transfer agent has no means of ascertaining whether it is needed to pay debts. He can inquire only of the executor, the very person who proposes to make the transfer. If he inquire of the specific legatee, he can

learn nothing, for the legatee may be ignorant, and to require evidence of authority beyond the letters testamentary might greatly delay and embarrass the executor in the discharge of his duties. It has, therefore, generally been held that transfer agents may safely permit a transfer of stock by an executor, without looking for his authority beyond his letters. Such was the ruling in HARTGA *v.* THE BANK OF ENGLAND (3 VESEY, 55), BANK OF ENGLAND *v.* PARSONS (5 VESEY, 555; Same *v.* Same, 15 VESEY, 569), FRANKLIN *v.* THE BANK (9 B. & C., 156), FOWLER *v.* CHURCHILL, and CHURCHILL *v.* THE BANK (11 MEESON & WELSBY, 323), and BANK *v.* FRANKLIN (1 RUSSELL Cha., 575). Similar decisions have been made in this country, and so far the law is undoubted.

Yet even in cases in which executors have attempted to make transfers of stock, or a public loan, transfer agents (meaning thereby the corporation in which the stock is held) have sometimes been required to make inquiry into the right of the executor beyond the letters testamentary, and even beyond the will itself. In LOWRY *v.* THE COMMERCIAL AND FARMERS' BANK OF BALTIMORE, decided by Chief Justice TANEY in the Circuit Court of the United States, for the Maryland District, and reported in the *American Law Journal*, N. S., volume 3, page 111, it was ruled that when bank stock had been bequeathed to an executor in trust to pay the dividends to certain persons, and the executor had transferred it to one who made advances thereon for the use of the executor, the bank which had issued the certificate, having notice that the stock belonged originally to the testator, was bound to look at the title of the executor under the will before it consented to the transfer.

In that case the transfer was made by the executor, as such, and there was no proof of any actual notice to the bank that the stock had been specifically bequeathed, and that the executor was violating his trust by making the transfer. Yet the chief justice held that the bank was bound to take notice of the will when the transfer was proposed by one of the executors; that it was negligence in the bank not to examine it, and that, if it was ignorant of its contents and of the specific bequest of the stock, it was its own fault; that it must be dealt with as if it had possessed actual knowledge that the stock in question was specifically bequeathed by the testator, and was not, by the will, to be transferred. He then proceeded to show that while it might have been sold, if necessary, for the payment of debts, there was enough to indicate to the bank that it was not needed for such a use. The bank was, therefore, held liable, as a party to the fraud of the executor. It was held responsible for not preventing the executor, who had the legal right, from making the transfer.

But were it conceded that in no case is an executor, offering to make a transfer of stock issued to his testator, under obligation to exhibit any other authority than his letters testamentary, it would by no means follow that this plaintiff had a right to demand of the defendants an allowance of his proposed transfer, without furnishing for their inspection more than his certificates. He was not an executor, but a trustee. The certificates held by him had been issued in the name of "THOMAS F. BAYARD, trustee of MARY GILPIN." Upon their face it appeared that, though the legal right was in him, he was not the owner. The person to be affected by

the transfer was not himself, but MARY GILPIN. There is a marked difference between the powers of an administrator, or executor, and those of an ordinary trustee. The common duty of the latter is not administration or sale, but custody and management. No purchaser, either of land or personalty, would be safe in buying from a known trustee without looking at the nature and extent of his trust.

It is true a trustee may have power to sell, but the power is not a necessary incident to his trust, as it is to the office of an executor. He may have the legal title, and yet have no authority to sell. His sale may be entirely unauthorized by the instrument that created the trust; it may have been forbidden. Why, then, does not a bank, or a transfer agent, act at its peril, when permitting him to make a transfer? If, in truth, he has no such power, the bank, by accepting his certificates, and issuing others in lieu thereof to his transferees, is assisting him to destroy the rights of the *cestui que trust*, It has ever been held that a corporation is liable, if it permits a transfer by a lunatic holding a legal right, though it had no knowledge of the lunacy, and was guilty of no actual fault. (CHEW & GOLDSBOROUGH *v.* THE BANK OF BALTIMORE, 14 Maryland, 289.)

The reason given was, that it might have provided against the transfer by precaution. If thus liable when only the innocent cause of a loss, much more is the liability certain when the transfer is permitted with full knowledge that the stock does not belong to the person who offers to transmit it to another, if the transfer is in fact unauthorized. Such knowledge was given in this case by the form of the certificates. It is true that it was ruled in ALBERT AND WIFE *v.* THE CITY OF BALTIMORE ET AL., (2 Maryland, 159), that the mere designation of the stockholder as trustee, without a specification of the trust, or naming the *cestui que trust*, was not such notice to the transfer agents as to make it their duty to look beyond the legal title, for it did not point to any source of information. The fiduciary character of the person in whose name the stock stood did not appear. And in STOCKDALE *v.* THE SOUTH SEA COMPANY (BARNADISTON, 363), the Lord Chancellor said:—"It is certain these great companies are only to consider the person in whose name the stock stands, unless the trust of the stock is declared on their books." But naming the person for whose use the stock is held is certainly a declaration of the trust.

In remarking upon the case of HARRISON *v.* HARRISON (2 ATK., 121), DAVIS *v.* THE BANK OF ENGLAND (2 BRIGHT, 393), and other cases, in which the legal authority of the trustee to transfer has been conceded, Chancellor JOHNSON said, in ALBERT *v.* THE SAVINGS BANK (1 Maryland Chancery Decisions, 407), they "must be understood as applying to cases where the fiduciary character appears, but there is nothing to indicate the nature of the trust *or the beneficiaries*." And there is no case in which it has been ruled that a trustee of stock, whose certificate shows a declared trust for another named, has a right to transfer it, without showing a power beyond his certificate. It never has been decided that a corporation may disregard the rights of a known equitable stockholder. It would be an anomaly, were there any such decisions. An obligor in a bond must take notice of the right of an equitable assignee of the obligee. A

stakeholder cannot safely pay over to him who has the legal right when he knows another to be the beneficial owner. With equal reason, at least, ought it to be held illegal for a corporation to aid in destroying the title of a *cestui que trust* to its stock, without being satisfied that the trustee has authority to part with and destroy it. We hold, therefore, that the plaintiff had no right to insist upon being allowed to make a transfer of stock which he held ostensibly in trust for MARY GILPIN, without exhibiting to the defendants an authority to transfer, beyond the certificates. The judgment is affirmed.

THE ENGLISH BANKING POLICY.

ON the 10th July last, the Lord Provost of Glasgow and a deputation of the members of the Glasgow Chamber of Commerce called on Mr. DISRAELI, Chancellor of the Exchequer, to present a memorial requesting that a royal commission be appointed, to examine into the practical effects of the Bank Act of 1844, and the monopoly of issues now possessed by the Bank of England. There are two currency parties in England—one in favor of restricted bank issues, as prescribed by the Bank Act of 1844; the other in favor of enlarged issues, both by the bank and by other banking institutions. By the former, the volume of the paper currency is regulated by the volume of gold in the bank vaults; by the other, there would soon be indefinite paper issues and speedy bankruptcy. In order to show the grounds for the proposed change, we insert the memorial of the Glasgow Chamber, in full. The following is the memorial:

To the Right Hon. BENJAMIN DISRAELI, *Chancellor of her Majesty's Exchequer:*

The memorial of the Chamber of Commerce and Manufactures, incorporated by Royal Charter in the City of Glasgow, respectfully showeth:

That in the month of January last this Chamber, by an almost unanimous vote, adopted the following memorial to the then Chancellor of the Exchequer:

"That your memorialists have for some time past had the subject of issue and banking under consideration, and are strongly of opinion that the enactments and restrictions imposed by the Act of 1844 have been highly injurious to trading and commercial interests, producing and aggravating, to an extent previously unknown, frequent extreme and sudden fluctuations in the rate of discount.

"That these excessive fluctuations, ranging from 2 to 10 per cent., are mainly caused by the mode in which the Act of 1844 mechanically regulates the issues of the Bank of England, the result of which is sometimes to advance the minimum rate of discount so high, by unduly contracting the issue of notes, as to produce alarm and panic, with all their ruinous consequences. The act arbitrarily and rigidly limits the issue of bank

notes by the amount of gold which may happen at any moment to be deposited in the Bank of England, whereas the demands of the public to meet the indispensable requirements of increasing trade and commerce can alone truly and safely regulate the amount of notes necessary to carry on the daily business of the country, these notes being naturally limited in amount by being payable to bearer in gold on demand.

"That the right of free banking necessarily involves the right of free issues. The advantage of associating entire freedom of issue with free trade in banking is incontestibly proved by the banking experience of Scotland since 1695. Unrestricted and untaxed issue of notes enabled banks of undoubted capital to establish branches in the small towns, and even in villages to collect the savings and surplus funds of the people, and to employ them profitably to the depositors, to themselves, and to the country. Were that freedom restricted or a tax imposed upon issues in Scotland, the great majority of these branch banks would be rendered unprofitable, and must of necessity be withdrawn, to the great and uncalled-for injury of the public. But so little did the framers of the Act of 1844 foresee its results, that, in introducing it, Sir Robert Peel stated: That there cannot be too unlimited and unrestricted competition in the trade of banking. The principle of competition ought to govern banking, whereas, in fact, the restrictions on issue, established by the Acts of 1844 and 1845, have resulted in a practical monopoly of banking in Scotland, where, during the last twenty-one years, every attempt to establish a new bank has failed, and in England have prevented the possibility of open competition upon equal terms, and are entirely at variance with the principle of freedom which has been found so beneficial in every other branch of trade.

"That the signal success of free issue and banking in Scotland confirms, by long practical experience, the truth of Adam Smith's statement nearly a century ago: 'That if bankers are subjected to the obligation of an immediate and unconditional payment of their notes in gold as soon as presented, their trade may with safety to the public be rendered in all other respects perfectly free.' The subsequent experience of fifty years produced the joint letter of Lord Liverpool and the Chancellor of the Exchequer, in January, 1826, to the Bank of England, which declared that the failures which have occurred in England, unaccompanied as they have been by the same occurrences in Scotland, tend to prove that there must have been an unsolid and delusive system of banking in one part of Great Britain, and a solid and substantial one in the other.

"That freedom of issue and banking in Scotland has completely established that the immediate convertibility of notes effectually limits their amount in circulation, while the bi-weekly exchanges of notes by the Scotch banks reduce the number in circulation to the minimum indispensable for the necessary requirements of the public. Notes thus issued can neither be overissued nor depreciated, but are of necessity equal in value to the coin in which they are payable.

"That a system of central issue, such as that of the Bank of England, cannot possibly afford those facilities and beneficial operations of banking which have been so widely and so safely diffused during the long

period of free and unrestricted issues of the Scotch banks. Neither can the State safely or legitimately undertake the responsibility of issuing notes immediately convertible into the precious metals—a system which would likewise deprive the public of the great advantages resulting from free banking under free competition.

"That the vast importance of associating freedom of issue with freedom of banking, so essentially necessary to the public welfare, has been entirely overlooked in England. The exclusive right of issue of the Bank of England in the metropolis, combined with the prohibition of more than six partners to all banks, was attended by the failure of more than 500 banks in the few years of 1793, 1814, 1815, 1816, 1825, and 1826. The alarming crisis of 1825–26 at last compelled the removal of the limitation of partners, excepting within sixty-five miles of London; but inexperience of free issue and banking, and the influence of early prejudice in favor of ancient monopoly, caused all other privileges of the Bank of England to be strictly preserved. Not only so, but the Bank Charter Act of 1833 declared the right of banks of issue to hold Bank of England notes instead of gold, for the payment on demand of their own notes, extending still further the monopoly of issue of the Bank of England, and removing the semblance of free competition on fair and equal terms. Such was the continued and disastrous working of this erroneous system that Sir Robert Peel, in introducing the Act of 1844, stated in the House, in five previous years (from 1839 to 1843 inclusive), no less than eighty-nine banking houses became bankrupt, of which forty-six paid no dividend. The Act of 1844 attempted to remedy this disastrous state of things by still further extending the monopoly of the bank, while restricting its issues and the issues of all other banks, notwithstanding the growing and rapid development of commerce. A striking illustration of the practical working of such legislation appeared in the recent failure in the banking house of Atwoods, Spooner & Co., of Birmingham. That firm issued notes; and to bring about the extinction of such notes with the view of transferring all issues to the Bank of England, the eleventh clause of the Act of 1844 re-enacted that it shall not be lawful for any company, then consisting of only six or less than six persons, to issue bank notes at any time after the number of partners therein shall exceed six in the whole. The result has been that the original partners of the Birmingham firm died out, leaving only one representative of the firm, with liabilities of a million sterling.

"That your memorialists thus find, on careful review of the results of the opposite systems of banking in England and in Scotland, that in England the monopoly of issue and banking, by limiting the maximum number of partners of all banks to six, prevented the formation of joint-stock banks, and consequently the possibility of sound and solid banking, producing periodical panics and failures of banks by hundreds. When this limitation of partners in banks beyond sixty-five miles from London was removed in 1826, all other privileges of the Bank of England, including the right of issue, were not only strictly preserved, but the acts of 1833 and 1844 still further extended those injurious privileges and restrictions, from the erroneous notion that in this manner overissues

might be prevented. While in Scotland, on the other hand, until 1844, during a period of 130 years, in which issue and banking remained entirely free from all legislation, only 21 banks stopped payment, all of which were private banks; yet of these six paid in full, eight paid 10s. dividend or upward, and 4s. was the smallest dividend paid by any of the remaining seven. Previous to 1844, all private banks in Scotland had disappeared, or had been absorbed in joint-stock banks of undoubted capital and solidity, strongly exhibiting the successful results of entire freedom from all legislative interference.

"From these remarkable facts, spread over the banking history of the two kingdoms during 170 years, your memorialists strongly express their opinion that the maintenance of exclusive privileges in the trade of issue and banking, to any bank or banks whatever, is totally incompatible with the principles of free trade, now universally acknowledged in this country; that the successful experience of Scotch banking proves beyond question the perfect safety of entire freedom of issue and banking, while the disastrous experience of English banking equally proves the danger of monopoly and restrictions."

These views have always been consistently held by this Chamber, and were pressed upon the attention of the Government of the day in 1826 and 1844.

In conclusion, your memorialists strongly recommend that all exclusive privileges and restrictions on issue and banking shall be repealed; that, while the State shall strictly regulate the weight, purity, and fineness of the sovereign, the issue of bank notes payable in gold on demand shall be left entirely free. Bankers would then for their own safety find it necessary to keep a sufficient stock of gold to meet any demand that may arise, and the rate of discount will rise or fall according to the natural law of supply and demand.

Since the above memorial was adopted, a panic has occurred in the money market in London, and it has been found necessary for the third time to suspend the Bank Act of 1844.

These circumstances have confirmed your memorialists in their opinion as to the necessity for a revision of the banking laws of the United Kingdom.

Your memorialists, therefore, respectfully recommend that the working of the Bank Acts of 1844 and 1845, and the whole subject of the laws affecting currency and banking throughout the United Kingdom, be inquired into by a Royal Commission, and that such Commission should take evidence in the various cities and principal centres of business in Great Britain and Ireland.

ALEXANDER RONALDSON, *President.*

J. S. FLEMING, *Secretary.*

The following are the remarks of the deputation to which we have alluded:

Mr. HENRY DUNLOP said that the Chamber of Commerce of Glasgow were unanimous upon the point that an investigation such as they asked for was needed. They were of opinion with ADAM SMITH that banking

should be free, and that a banker should be allowed to conduct his business on the same principles that a merchant conducted his. A mistaken opinion prevailed that if banking was perfectly free the nation would be inundated with bank notes. Nothing could be more absurd than that opinion. A banker should make provision for the notes he issued in like manner as a merchant did. If he issued £100,000 to-day, he should be prepared to meet them to-morrow. The issue would be regulated by the demand of the public and the trade of the country. Bankers in Scotland conducted their business upon a large capital, and therefore upon a principle of safety to themselves and the public. It was not the same in England. What was wanted was strong bankers. The law at present made them weak. Where Scotch bankers had two millions of paid-up capital, English bankers should have ten millions; but, instead of that, they had, perhaps, only £500,000 paid-up capital, and they divided very large profits, while bankers who conducted their business on a sound principle—a principle of perfect safety—did not go beyond a small dividend. Legislation, instead of doing good, had done a great deal of harm, by establishing a vast monopoly. The consequence was that, when the crisis came, the English banks had no capital to meet it. In order to maintain a system of monopoly, they had a system of weak banks. Let the banks be free, let them mind their own affairs, and a result would be brought about which legislation could not accomplish. The Scotch bankers and mercantile community were anxious that there should be an inquiry into the present system, and that they should be fairly represented. They looked upon it as a question in which the mercantile as well as the banking interest was involved, and that each interest should be represented.

Mr. Akroyd, M. P., said that the institution of the inquiry which was now sought would give great satisfaction to the commercial interests of the country. For the last two months the bank rate had been 10 per cent., while in France the rate had been 4 per cent.—a difference of 150 per cent. as between the two countries. Now, the rate of money materially affected the cost of production, and consequently the ability of the English manufacturer to meet the foreign competitor in neutral markets. In this country, too, labor was at a higher rate than across the Channel, and to this was added the fact that money was 150 per cent. dearer. The Bank of England relied with great confidence upon the likelihood of the high rate of discount bringing a flow of gold into this country, but that expectation had been altogether disappointed. Only last week a sum of £200,000 went over to France. How could they account for the fact of that sum going from a country in which money was 10 per cent. to a country in which it was 4 per cent.? There was evidently some cause at work other than the rate of discount. In fact, there was a strong feeling that the mode adopted by the Bank of England to strengthen their position had a contrary effect, and confidence in our banking system had been shaken at home and abroad. The gentleman from Glasgow had very shrewdly suggested that the inquiry should be an open one. If the Commissioners sat in London only, they might imbibe London banking notions, and he therefore thought, with them, that evidence should be taken in Glasgow,

Birmingham, Manchester, Liverpool, Leeds, and elsewhere. The Imperial government had found it necessary, notwithstanding the favorable position in which France stood, to institute an inquiry and issue a number of questions upon the several banking systems. That Commission had not yet reported; but if an inquiry was necessary in a country in which the rate was four per cent., how much more necessary was it in one in which the rate was ten per cent.? The investigation now sought would be considered a boon by the mercantile community, and would show a disposition on the part of the Government to inquire into the disadvantages under which commerce labored.

TAXES ON SAVINGS BANKS.

WASHINGTON, *Aug.* 5.—The Commissioner of Internal Revenue has written the following letter in relation to the tax on savings banks:

TREASURY DEPARTMENT, OFFICE OF INTERNAL REVENUE, WASHINGTON, *Aug.* 4, 1866.

SIR:—Your letter of the 31st ult. is received. Section 9 of the act of the 14th ult. provides that every National bank association, State bank, or State banking association, shall pay a tax of ten per cent. on notes on any State bank used for circulation and paid out by them after the first day of August. You inquire if savings banks are subject to tax thus imposed. Is the association in question a bank or banking association? If it is, I see no reason why tax does not lie. The purpose of the law, as evidenced by the amount of tax, was unquestionably on account of State banks and State banking associations. It is there provided that in every incorporated or other bank, and every person, firm, or company, having a place of business where credits are opened by deposit and collection of money, or any subject to be paid or remitted upon draft, check, or order, or where the money is advanced or loaned in stocks, bonds, bullions, bills of exchange or promissory notes, &c., shall be regarded as a bank or as a broker. It was necessary, it seems in the opinion of Congress, that, in the paragraph here cited, savings banks should be specially exempted by name, in order to relieve them of the special tax; but no exemption in their favor is made in the ninth section now in question. The general provision of that section, therefore, must fall upon all banks, whether of issues or savings.

A. ROLLINS, *Commissioner.*

To JNO. MCDUFFY, Rochester, N. Y.

THE following is a statement of deposits and coinage at the Mint of the United States, Philadelphia, during the month of July, 1866:

	Value.
Gold deposits	$326,227 26
Silver deposits and purchases	7,302 23
Total deposits	$333,529 49

COINAGE EXECUTED.

	No. of pieces.	Value.
Gold coinage	18,561	$374,242 84
Silver coinage	14,204	14,167 00
Copper coinage	3,568,500	123,855 00
Total No. of pieces	3,601,265	$512,264 84

THE PUBLIC DEBT.

Statement of Secretary McCulloch.

Reduction for the Year, $124,153,999 48.

Washington, *August* 4.—The following statement of the public debt of the United States on the 1st of August is published:

Debt bearing Gold Interest.

Five per cent. bonds	$ 198,241,100 00	
Six per cent. bonds of 1867 and 1868	18,323,591 80	
Six per cent. bonds of 1881	283,734,100 00	
Six per cent. 5-20 bonds	742,329,650 00	
		$ 1,242,628,441 80

Debt bearing Currency.

Six per cent. bonds	$ 6,042,000 00	
Temporary loan	118,665,469 96	
3-year compound interest notes	156,012,140 00	
3-year 7-30 notes	798,949,350 00	
		1,079,668,959 96
Matured debt, not presented for payment		4,670,160 32

Debt bearing no Interest.

U. S. notes	$ 400,361,728 00	
Fractional currency	26,684,138 91	
Gold certificates of deposit	16,403,180 00	
		443,449,046 91
Total debt		$ 2,770,416,608 99

Amount in Treasury.

Coin	$ 61,322,126 57	
Currency	75,995,206 04	
		137,317,332 61
Amount of debt, less cash in Treasury		$2,633,099,276 38

The foregoing is a correct statement of the public debt, as appears from the books and Treasurer's returns in the Department on the 1st of August, 1866.

Hugh McCulloch,
Secretary of the Treasury.

Comparison with last year.

Amount of debt, less cash in Treasury, August 1, 1865	$2,757,253,275 86
Amount of debt, less cash in Treasury, August 1, 1866	2,633,099,276 38
Reduction	$124,153,999 48

MR. JEFFERSON ON PUBLIC DEBT.

In connection with the foregoing, an extract from a letter written by Thomas Jefferson to John W. Eppes, and dated June 24, 1813, may be aptly quoted:—

It is a wise rule, and should be fundamental in a government disposed to cherish its credit and at the same time to restrain the use of it within the limits of its faculties, never to borrow a dollar without laying a tax in the same instant for paying the interest annually and the principal within a given term, and to consider that tax as pledged to the creditors on the public faith. On such a pledge as this, sacredly observed, a government may always command, on a reasonable interest, all the lendable money of its citizens, while the necessity of an equivalent tax is a salutary warning to them and to their constituents against oppression, bankruptcy, and its inevitable consequence—revolution. But the term of redemption must be moderate, and, at any rate, within the limit of their rightful powers. But what limits, it will be asked, does this prescribe to their powers? What is to hinder them from creating a perpetual debt? I answer, the laws of nature. The earth belongs to the living, not to the dead. The will and power of man expire with his life by nature's law. Some societies give it an artificial continuance, for the encouragement of industry. Some refuse it, as our aboriginal neighbors, whom we call barbarians.

The generations of men may be considered as bodies or corporations. Each generation has the *usufruct* of the earth during the period of its continuance. When it ceases to exist, that *usufruct* passes on to the succeeding generation free and unencumbered, and so on to and from one generation to another forever. We may consider each generation as a distinct nation, with a right by the will of a majority to bind themselves, but none to bind the succeeding generations, more than the inhabitants of another country. Or the case may be likened to the ordinary one of a tenant for life, who may hypothecate the land for his debts during the continuance of his *usufruct*, but at his death the reversioner (who is for life only) receives it exonerated from all burdens. The period of a generation, or its term of life, is determined by the laws of mortality, which, varying a little only in different climates, offer a general average to be found by observation. I turn, for instance, to Buffon's tables of 23,994 deaths and the ages at which they happened, and I find that, of the numbers of all ages living at one moment, half will be dead in twenty-four years and eight months.

But leaving out the minors who have not the power of self-government, of the adults (of age) living at one moment, a majority of whom act for society, one-half will be dead in eighteen years and eight months. At nineteen years, then, from the date of a contract the majority of the contractors are dead, and their contract with them. Let this general theory be applied to a particular case. Suppose the annual (male) births of the State of New York to be 23,994, the number of its (male) inhabitants, according to Buffon, will be 617,703 of all ages. Of these there would constantly be 269,286 minors and 318,417 adults, of which last

174,209 will be a majority. Suppose that majority on the first day of June, 1794, had borrowed a sum of money equal to the fee simple of the State, and to have consumed it in eating and drinking and making merry in their day, or, if you please, in quarrelling and fighting with their unoffending neighbors. Within eighteen years and eight months, one-half of the adult citizens are dead. Till then, being the majority, they might rightfully levy the interest of their debt annually on themselves and their fellow-revellers or fellow-champions.

But at that period—say at this moment—a new majority have come into place in their own right, and not under the rights, the conditions, or the laws of their predecessors. Are they bound to consider the debt—to consider the preceding generation as having had a right to eat up the whole of the soil of their country in the course of a life, to alienate it from them (for it would be an alienation to the creditors), and would they think themselves either legally or morally bound to give up their country and to emigrate to another for subsistence? Every one will say no. The soil is the gift of God to the living as much as it had been to the deceased generation, and the law of nature imposes no obligation on them to pay this debt. And although, like some other natural rights, this has not yet entered into any declaration of rights, it is no less a law and ought to be acted upon by all honest governments. It is at the same time a salutary curb on the spirit of war and indebtment, which, since the modern theory of the perpetuation of debt, has drenched the earth with blood and crushed its inhabitants under burdens ever accumulating. Had this principle been declared in the British Bill of Rights, England would have been placed under the happy disability of waging eternal war and of contracting her thousand millions of public debt.

A CLEARING HOUSE IN CINCINNATI.

Bank Clearing Houses are now established at New York, Philadelphia, Boston, Baltimore, Worcester, Mass., and other cities, and recently at Cincinnati; embracing in its primary organization the National banks, Lafayette Bank, and several of the private banks. It is hoped that all the leading institutions will go into the arrangement. The following are the articles of association:—

ARTICLES.

"1. The officers of the Clearing House shall be a President and Vice-President, a Committee of Management of three, and a Manager; to be elected by ballot annually, after the first election, on the first Monday in April, and, in default of election on that day, to hold office until their successors are elected, except the Manager, who shall be appointed by the Association.

"2. The President, and, in his absence, the Vice-President, shall preside at all meetings of the Association; he shall appoint all committees, except the Committee of Management; he shall call meetings when he may deem necessary, or upon the request of any three members; and perform such other duties as usually appertain to that office.

"3. The Committee of Management shall have general supervision and direction of the business of the Clearing House; they shall provide suitable rooms, furniture, books, stationery, etc.; shall establish rules for the convenient working of the business, and make regulations to be observed by those having transactions with it; they shall have charge of the funds of the Association, shall pay all bills through the Treasurer, make assessment of expenses upon members, and report statement of expenditures at close of the year. They may appoint necessary clerks and fix their salaries and remove them; they may also suspend the Manager whenever there may appear to them sufficient cause for so doing.

"4. The Manager, under control of the Committee, shall have the immediate charge of the business of the Clearing House, as well as the direction of the clerks employed; he shall also act as Treasurer and Secretary of the meetings of the Association.

"5. The hour for making exchanges shall be at two o'clock, P. M., when messengers from all the associated banks and bankers shall appear with their respective demands, separately made out against each bank and banker, and the totals summed up. At three P. M. they shall return for settlement, when the Manager shall issue his checks or warrants upon the debtor banks and bankers, in favor of the creditor banks and bankers, for the balances, which checks shall be settled promptly on the following morning by the debtors, to the satisfaction of the creditors (in whose hands alone they are to be available).

"6. In case of failure to respond promptly to the checks of the Manager on the part of any member of the Association, they shall be immediately returned to the Manager, who shall call upon the other banks and bankers to make up the sum for which payment has been refused, in proportion of the amount of checks upon the defaulting member sent into the Clearing House at the preceding settlement, which sums so furnished or contributed shall constitute claims in the hands of the responding members respectively, against the defaulting members, and it is hereby agreed that the checks received from the Clearing House by the defaulting members shall be delivered, if required, to the members owning the same, without mutilation. The agency of the Clearing House in the matter, it is understood, is only as a Trustee, and in no case is the Association to be held responsible for any loss that may occur.

"Errors in exchanges and claims, arising from return of checks, or from any other cause, are to be adjusted directly between the members who are parties to them, and not through the Clearing House.

"Expenses to be paid in proportion to the total amount of clearings of each member, to be assessed by the Committee every three months.

"Members shall be admitted by a vote of two-thirds of all the members of the Association at a regular or called meeting.

"Amendments to the articles of association may be made at any meeting by a vote of a majority of the Association."

The officers elect are Wm. Hooper, President; Joseph C. Butler, Vice-President; Messrs. D. J. Fallis, Thos. B. Page, and Wm. J. Dunlap, Committee of Management. Assurances have been had from the Secretary of the Treasury that he will establish here the system of Clearing House certificates that is in operation in the principal Eastern cities. This will be a matter of no little advantage to the banks in the Association, as these certificates count as cash in the settlement of balances. The amount of these certificates expected to be issued at first is $1,000,000. When once put in operation the plan will, doubtless, prove to be, not only a great convenience and safeguard, but will promote greater harmony in the adjustment of financial matters.

NATIONAL BANKS OF THE UNITED STATES.

Synopsis of the Quarterly Reports of the National Banks of the United States, 1866.

LIABILITIES.

	Jan. 1, 1866.	*April*, 1866.	*July* 1, 1866.
Capital paid in	$ 403,357,346	$ 409,273,534	$ 414,170,493
Notes in circulation	213,239,530	248,886,282	267,778,678
Old circulation as State banks	45,413,275	33,800,865	19,996,163
Profit and loss	71,972,863	75,652,233	79,437,251
Due banks and bankers	118,502,658	110,909,143	122,448,455
Due Treasury of U. S.	29,747,236	29,150,730	39,105,077
Due Depositors	513,608,888	530,283,241	533,290,265
Miscellaneous	6,639,168	4,451,709	40,495
Total liabilities	$ 1,402,480,964	$ 1,442,407,737	$ 1,476,266,877

RESOURCES.

	Jan., 1866.	*April*, 1866.	*July* 1, 1866.
Loans and discounts	$ 498,843,447	$ 525,955,517	$ 548,216,206
Due from banks	107,912,780	101,246,675	110,674,660
Real estate, furniture, etc.	15,436,296	16,895,564	16,728,533
Specie and legal tender	204,755,911	207,397,631	214,035,870
Cash items	89,837,684	105,490,620	96,077,134
U. S. bonds, 7-30 notes, etc.	440,380,350	440,476,050	447,536,300
Bills of banks	20,406,442	18,279,816	17,891,722
Expense account	3,193,717	4,927,600	3,030,440
Overdrafts	1,806,662	2,125,010	2,111,238
Miscellaneous	19,907,675	19,613,254	19,964,774
Total resources	$ 1,402,480,964	$ 1,442,407,737	$ 1,476,266,877

Compared with the previous statement, under date April 1, 1866, the National banks show an aggregate increase in capital of $4,900,000; in circulation, $18,890,000. Their circulation as State banks has been reduced from $33,800,000 to $19,996,000. Their loans have been increased $22,260,000; and their investments in government bonds, $7,060,000; and their aggregate liabilities have increased $33,860,000.

For previous details of the National banks, for the years 1863, 1864, 1865, see the Bankers' Magazine, September, 1864, p. 175; December, 1864, p. 455; April, 1865, p. 827; September, 1865, p. 203; December, 1865, pp. 488–495; April, 1866; June, 1866, p. 930.

NATIONAL BANKS OF THE UNITED STATES.

Names of National Banks of the United States established in the years 1863, 1864, 1865, *and* 1866, *with the Official Number of each; the Location, County, Capital, and Limit of Capital; Names of President and Cashier of each; and the Name of its New York Correspondent. Those with a Star (*) are Public Depositories of the United States.*

☞ *The Publisher requests that any present or future changes in the names of officers or amount of capital may be promptly reported, for publication.*

Maine.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Correspt.
154.	Auburn	First National Bank of,	Androscoggin	Jacob Herrick Roak	William Libby	$100,000	$500,000	Central N. B.
367.	Augusta	* First National Bank of,	Kennebec	George W. Stanley	William R. Smith	250,000	250,000	Park Bank.
406.	"	Freeman's National Bank	"	Watson F. Hallett	Daniel Pike	100,000	.....	" "
498.	"	Granite National Bank of,	"	Darius Alden	William T. Johnson	100,000	.....	Ninth Nat. B.
112.	Bangor	* First National Bank of,	Penobscot	George Stetson	Elias Merrill	125,000	200,000	.....
306.	"	* Second National Bank	"	George K. Jewett	William S. Dennett	150,000	500,000	.....
518.	"	Kenduskeag National Bank	"	George W. Pickering	Theodore S. Dodd	100,000	.....	.....
1095.	"	Traders' National Bank of,	"	Walter Brown	Ebenezer Trask	100,000	300,000	.....
1437.	"	Merchants' National Bank	"	Samuel H. Blake	M. T. Stickney	100,000	300,000	.....
61.	Bath	* First National Bank	Sagadahock	Oliver Moses	Wm. D. Mussenden	200,000	300,000	Central Nat. B.
494.	"	Bath National Bank	"	Freeman Clark	William D. Hill	125,000	200,000	.....
761.	"	Lincoln National Bank of,	"	James F. Patten	John Shaw	200,000	500,000	.....
782.	"	Marine National Bank of,	"	B. C. Bailey	H. A. Duncan	100,000	500,000	.....
1041.	"	Sagadahock National Bank	"	William M. Reed	Henry Eames	100,000	200,000	.....
840.	Belfast	National Bank	Waldo	Thomas Marshall	Albion H. Bradbury	150,000	300,000	.....
1089.	Biddeford	First National Bank	York	Charles C. Sawyer	S. A. Boothby	100,000	250,000	.....
1575.	"	National Bank of,	"	William P. Haines	Richard M. Chapman	150,000	250,000	.....
944.	Bowdoinham	National Village Bank of,	Sagadahock	Nathaniel Purinton	Robert Butterfield	50,000	150,000	.....
1118.	Brunswick	Union National Bank of,	Cumberland	Adam Lemont	Bartlett Adams	100,000	200,000	.....
192.	"	* First National Bank of,	"	Samuel R. Jackson	Ai Brooks, Jr.	100,000	200,000	.....
1315.	"	Pejepscot National Bank	"	William Barron	John Rogers	50,000	100,000	.....

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
1079.	Bucksport	Bucksport National Bank	Hancock	Tho. C. Woodman	Edward Swasey	$100,000	$300,000	.....
1425.	Calais	Calais National Bank	Washington	George Downes	Joseph A. Lee	100,000	200,000	.....
446.	Damariscotta	First National Bank	Lincoln	Edwin Flye	William M. Hitchcock	50,000	100,000	.....
1495.	Eastport	Frontier National Bank of,	Washington	Oliver S. Livermore	Enoch J. Noyes	75,000	150,000	.....
901.	Farmington	Sandy River Nat. B. of,	Franklin	F. G. Butler	T. F. Belcher	75,000	100,000	.....
740.	Gardiner	Oakland National Bank of,	Kennebec	John S. Mitchell	Sifamai Bowman	100,000	300,000	.....
939.	"	Cobbossee National B. of,	"	William Bradstreet	Joseph Adams	100,000	300,000	.....
1174.	"	National Bank of,	"	Joseph Bradstreet	George F. Adams	50,000	200,000	.....
310.	Hallowell	First National Bank	"	James H. Leigh	A. S. Washburn	50,000	200,000	C. & G. Woodman
532.	"	Northern National Bank	"	Alden Sampson	Justin E. Smith	100,000	150,000	.....
624.	"	American National Bank	"	Austin D. Knight	Alexander H. Howard	50,000	100,000	.....
1254.	Kennebunk	Ocean National Bank of,	York	Joseph Titcomb	Christopher Littlefield	100,000	250,000	.....
330.	Lewiston	* First National Bank of,	Androscoggin	Amos D. Lockwood	Albert H. Small	400,000	.....	.....
953.	New Castle	New Castle National Bank	Lincoln	Joseph Haines	David W. Chapman	50,000	100,000	Ninth Nat. B.
1523.	North Berwick	North Berwick National B.	York	William Hill	P. Hussey	50,000	100,000	.....
1134.	Orono	Orono National Bank	Penobscot	Benjamin P. Gilman	Elvaton P. Butler	50,000	100,000	N. B. Commerce.
221.	Portland	* First National Bank of,	Cumberland	St. John Smith	William E. Gould	800,000	1,000,000	Fourth N. B.
878.	"	Second National Bank	"	Allen Haines	Wm. H. Stephenson	100,000	500,000	.....
941.	"	* Canal National Bank of,	"	William W. Thomas	Benjamin C. Somerby	600,000	1,000,000	N. Park Bank.
1023.	"	* Merchants' National Bank	"	Renselaer Cram	Charles Payson	300,000	500,000	Metropol'n N. B.
1060.	"	Casco National Bank	"	Samuel E. Spring	Edward P. Gerrish	600,000	1,000,000	Phenix Nat. B.
1451.	"	National Traders' Bank of,	"	Rufus Horton	Edward Gould	250,000	500,000	" "
1511.	"	Cumberland National B. of,	"	William Moulton	Samuel Small	200,000	500,000	N. Park Bank.
662.	Richmond	First National Bank	Sagadahock	Levi Mustard	James Carney	50,000	500,000	.....
909.	"	Richmond National Bank	"	James M. Hagar	Francis R. Theobald	120,000	150,000	.....
1446.	Rockland	Rockland National Bank	Knox	Alfred H. Kimball	William H. Titcomb	150,000	500,000	.....
1528.	Saco	York National Bank of,	York	R. F. C. Hartley	John C. Bradbury	100,000	200,000	.....
1535.	"	Saco National Bank	"	Philip Eastman	Tristam Scammon	100,000	500,000	.....
239.	Skowhegan	First National Bank	Somerset	Abner Coburn	E. W. Farwell	150,000	300,000	.....
298.	"	Second National Bank	"	William Rowell	James Fellowes	60,000	150,000	.....
959.	South Berwick	National Bank of,	York	John H. Burleigh	Edward Hayman	100,000	100,000	.....
890.	Thomaston	Thomaston National Bank	Knox	William Singer	Oliver Robinson	100,000	100,000	First Nat. Bank.
1142.	"	Georges National Bank of,	"	Edward O'Brien	John C. Lavensaler	50,000	100,000	.....
744.	Waldoboro	Waldoboro National Bank	Lincoln	Isaac Reed	B. B. Haskell	50,000	150,000	.....
1108.	"	Medomak National Bank	"	Samuel W. Jackson	George Allen	50,000	150,000	.....
762.	Waterville	Ticonic National Bank	Kennebec	S. Heath	A. A. Plaisted	100,000	250,000	.....
798.	"	Waterville National Bank	"	Dennis L. Milliken	Elbridge L. Getchell	125,000	300,000	.....
880.	"	People's National Bank of,	"	John Webber	Homer Percival	100,000	300,000	N. Park Bank.
553.	Winthrop	First National Bank of,	"	Charles M. Bailey	John M. Benjamin	50,000	100,000	.....
1549.	Wiscasset	First National Bank of,	Lincoln	Henry Ingalls	Calvin R. Haradin	100,000	.....	.....

New Hampshire.

537.	Charlestown	* Connecticut River Nat. B. of,	Sullivan	Hope Lathrop	George Olcott	100,000	250,000	Fourth Nat. B.
596.	Claremont	Claremont National Bank	"	George N. Farwell	John L. Farwell	150,000	300,000	Central Nat. B.
818.	Concord	* First National Bank of,	Merrimack	George A. Pilsbury	William W. Storrs	150,000	500,000	Ninth Nat. B.
758.	"	National State Capital B. of,	"	John V. Barron	Preston S. Smith	150,000	500,000	N. Park Bank.
499.	Derry	Derry National Bank	Rockingham	John W. Noyes	David Currier	60,000	100,000	.....
1043.	Dover	Dover National Bank	Strafford	Samuel M. Wheeler	Calvin Hale	100,000	200,000	.....
1087.	"	Cochecho National Bank of,	"	Thomas E. Sawyer	Ezekiel Hurd	100,000	200,000	.....
1353.	Dover	Strafford National Bank of,	"	William Woodman	Asa A. Tufts	120,000	200,000	.....
1147.	Exeter	National Granite State B. of,	Rockingham	Abner Merrill	N. A. Shute	100,000	200,000	.....
576.	Francestown	First National Bank of,	Hillsborough	Thomas B. Bradford	Paul H. Bixby	60,000	150,000	.....
1180.	Great Falls	Great Falls National Bank	Strafford	Nathaniel Wells	Joseph A. Stickney	150,000	300,000	.....
838.	Gonic	First National Bank of,	"	Nich. O. Whitehouse	Enoch F. Whitehouse	60,000	200,000	.....
1145.	Hanover	Dartmouth National B. of,	Grafton	Daniel Blaisdell	Newton S. Huntington	50,000	250,000	.....
1242.	Jaffrey	Monadnock National B. of,	Cheshire	James Scott	Peter Upton	50,000	100,000	.....
559.	Keene	* Cheshire National Bank of,	"	John H. Elliott	Royal H. Porter	100,000	250,000	Central N. B.
877.	"	Keene National Bank	"	Frederick Vose	George W. Tilden	100,000	300,000	Nassau Nat. B.
946.	"	Ashuelot National Bank of,	"	William Dinsmoor	Thomas H. Leverett	100,000	300,000	Central N. B.
1645.	Laconia	Laconia National Bank of,	Belknap	John C. Moulton	Daniel S. Livermore	100,000	200,000	.....
808.	Lebanon	National Bank of Lebanon	Grafton	William S. Ela	James H. Kendrick	100,000	200,000	.....
574.	Manchester	Amoskeag National Bank of,	Hillsborough	Moody Currier	George B. Chandler	200,000	500,000	.....
1059.	"	National Bank of Manchester.	"	Nathan Parker	Charles E. Balch	100,000	300,000	.....
1153.	"	* First National Bank of,	"	Waterman Smith	Frederick Smyth	150,000	300,000	.....
1520.	"	Manchester City National B.	"	Clinton W. Stanley	Edw'd W. Harrington	150,000	300,000	.....
1070.	Milford	Souhegan National Bank of,	"	Hiram A. Daniels	Charles A. Daniels	100,000	200,000	.....
84.	Nashua	* First National Bank of,	"	Thomas Chase	John A. Spalding	150,000	500,000	First Nat. Bank.
1310.	"	Indian Head National B. of,	"	William D. Beasom	Albert McKean	120,000	250,000	.....
1330.	New Market	New Market National Bank	Rockingham	J. L. Lawrence	S. A. Haley	80,000	150,000	.....
888.	Newport	First National Bank of,	Sullivan	Thomas W. Gilmore	Frederick W. Lewis	100,000	200,000	Suffolk, Boston.
1179.	Peterborough	First National Bank of,	Hillsborough	Frederick Livingston	William G. Livingston	100,000	120,000	.....
1020.	Pittsfield	National Bank of Pittsfield	Merrimack	James Drake	Josiah Carpenter	50,000	100,000	.....
19.	Portsmouth	* First National Bank of,	Rockingham	Wm. H. Y. Hackett	Samuel Lord	300,000	500,000	Central Nat. B.
401.	"	* Nat. Mechanics & Traders' B.	"	George L. Treadwell	James F. Shores	300,000	500,000	" "
1025.	"	Rockingham National B. of,	"	Jonathan M. Tredick	John J. Pickering	200,000	400,000	Metropol'n N. B.
1052.	"	New Hampshire Nat. B. of,	"	James N. Tarlton	James P. Bartlett	150,000	300,000	.....
1333.	Sanbornton	Citizens' National Bank of,	Belknap	Asa P. Cate	William T. Cass	70,000	200,000	.....
1071.	Sandwich	Carroll Co. National B. of,	Carroll	Moulton H. Marston	Christopher C. Fellows	50,000	75,000	.....
1183.	Somersworth	Somersworth National Bank	Strafford	Oliver H. Lord	Samuel S. Rollins	100,000	300,000	.....
887.	Winchester	Winchester National Bank	Cheshire	William Haile	Henry Abbott	100,000	250,000	.....
1486.	Wolfboro	Lake National Bank of,	Carroll	John M. Brackett	Abel Haley	75,000	150,000	.....

Vermont.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
1653.	Bellows Falls	National Bank of,	Windham	Nath. Fullerton	James H. Williams	$100,000	$500,000	.....
130.	Bennington	* First National Bank of,	Bennington	Luther R. Graves	Ellis A. Cobb	110,000	300,000	Central Nat. B.
962.	Bethel	National White River B. of,	Windsor	G. E. Graham	Francis W. Anderson	125,000	300,000	Nat. Park Bank.
278.	Brandon	* First National Bank of,	Rutland	Nathan T. Sprague	George R. Bottum	150,000	200,000	First Nat. Bank.
404.	"	* Brandon National Bank	"	John A. Conant	John H. White	200,000	300,000	Ninth Nat. B.
470.	Brattleboro	* First National Bank of,	Windham	Nathaniel B. Williston	Silas M. Waite	300,000	500,000	" "
1430.	"	Vermont National Bank	"	Samuel Root	Philip Wells	150,000	300,000	.....
861.	Burlington	* First National Bank of,	Chittenden	O. A. Dodge	Charles A. Sumner	300,000	500,000	Ninth Nat. B.
1197.	"	Merchants' National B. of,	"	Henry P. Hickok	Samuel M. Pope	300,000	500,000	Metropol'n N. B.
1598.	Castleton	Castleton National Bank	Rutland	Carlos S. Sherman	Isaac M. Guy	50,000	200,000	.....
1004.	Chelsea	Orange Co. National B. of,	Orange	B. W. Bartholomew	James C. Houghton, Jr.	200,000	250,000	Ninth N. Bank.
1576.	Danville	Caledonia National Bank of,	Caledonia	Orra Crosby	James B. Mattocks	75,000	150,000	.....
1368.	Derby Line	National Bank of,	Orleans	Levi Spalding	Stephen Foster	150,000	300,000	Nat. Park Bank.
344.	Fairhaven	First National Bank of,	Rutland	Ira C. Allen	S. W. Bailey	100,000	300,000	Ninth Nat. B.
1163.	Hyde Park	Lamoile Co. National B. of,	Lamoille	Lucius H. Noyes	Albert L. Noyes	100,000	200,000	Nat. Park Bank.
1541.	Irasburg	Irasburg Nat. B. of Orleans	Orleans	Hiram McLellan	William B. Dennison	75,000	100,000	.....
1564.	Jamaica	West River National B. of,	Windham	James H. Phelps	John E. Butler	100,000	200,000	.....
1140.	Lyndon	National Bank of,	Caledonia	Epaphras B. Chase	Samuel B. Mattocks	100,000	200,000	.....
1488.	Manchester	Battenkill National Bank of,	Bennington	Major Hawley	William P. Black	75,000	100,000	.....
1195.	Middlebury	National Bank of,	Addison	Paris Fletcher	Joseph Warner	99,990	.....	N. Park Bank.
748.	Montpelier	First National Bank of,	Washington	John A. Page	R. J. Richardson	250,000	300,000	Ninth Nat. B.
859.	"	* Montpelier National Bank	"	James R. Langdon	Charles A. Reed	300,000	500,000	Metropol'n N. B.
194.	N. Bennington	* First National Bank of,	Bennington	Trenor W. Park	C. G. Lincoln	500,000	500,000	Ninth Nat. B.
228.	Orwell	First National Bank of,	Addison	John L. Hammond	Henry C. Holley	100,000	200,000	First Nat. Bank.
1200.	Poultney	National Bank of Poultney	Rutland	Samuel P. Hooker	Merritt Clark	100,000	400,000	" "
1383.	Proctorsville	National Black River B. of,	Windsor	John F. Deane	George S. Hill	50,000	.....	.....
820.	Rutland	* Rutland Co. National Bank	Rutland	William Y. Ripley	James Merrell	200,000	500,000	Ninth Nat. B.
1450.	"	National Bank of,	"	John B. Page	Sidney W. Rowell	300,000	500,000	Nat. Park Bank.
122.	Springfield	* First National Bank of,	Windsor	Henry Barnard	Charles E. Richardson	200,000	.....	Tenth Nat. B.
269.	St. Albans	* First National Bank of,	Franklin	Hiram Bellows	Albert Sowles	100,000	500,000	First Nat. Bank.
1583.	"	Vermont National Bank of,	"	Worthington C. Smith	Bradley Barlow	200,000	500,000	.....
489.	St. Johnsbury	First National Bank of,	Caledonia	Luke P. Poland	George May	250,000	500,000	Croton N. B.
1634.	Swanton	National Union Bank of,	Franklin	William L. Sowles	Norman A. Lasalle	75,000	300,000	.....
1364.	Vergennes	National Bank of,	Addison	William T. Parker	Henry C. Horton	150,000	200,000	First Nat. Bank.
816.	Windsor	Ascutney National Bank of,	Windsor	Hiram Harlow	Henry Wardner	100,000	200,000	Nat. Park Bank.
1462.	Waterbury	Waterbury National Bank	Washington	Leander Hutchins	James K. Fullerton	80,000	100,000	.....
1406.	Wells River	N. B. of Newbury at Wells R.	Orange	Abel Underwood	George Leslie	75,000	500,000	Am. Exch. N. B.
1133.	Woodstock	Woodstock National Bank	"		Eliakim Johnson	100,000	300,000	N. Park Bank.

Massachusetts.

475.	Boston	* Merchants' National Bank of,	28 State st.	Franklin Haven	John K. Fuller	3,000,000	.....	Ninth Nat. B.
554.	"	National B. of Commerce of,	85 "	Benjamin E. Bates	Caleb H. Warner	2,000,000	2,000,000	Central Nat. B.
626.	"	Tremont National Bank of,	41 "	Andrew T. Hall	Amos T. Frothingham.	2,000,000	2,000,000	Chemical Nat. B.
1028.	"	State National Bank of,	40 "	James McGregor	Charles H. Smith	2,000,000	2,000,000	N. B. Commerce.
629.	"	Suffolk National Bank of,	60 "	Samuel W. Swett	Edward Tyler	1,500,000	3,000,000	Metropol'n N. B.
1527.	"	National Webster Bank of,	39 "	William Thomas	Solomon Lincoln	1,500,000	.....	Am. Ex. N. B.
200.	"	* First National Bank of,	41 "	Abraham T. Lowe	John Carr	1,000,000	5,000,000	Fourth Nat. B.
322.	"	* Second National Bank of,	86 "	James H. Beal	Andrew J. Loud	1,000,000	5,000,000	N. B. Republic.
379.	"	* National Bank of Republic of,	77 "	David Snow.	Charles A. Vialle	1,000,000	5,000,000	Central Nat. B.
460.	"	* Nat. Hide & Leather B. of,	51 Congress st.	Daniel Harwood	John S. March	1,000,000	3,000,000	Fourth Nat. B.
514.	"	* Blackstone National Bank of,	Union st.	Frederick Gould	Joshua Loring	1,000,000	2,000,000	"
515.	"	National B. of Redemption	91 State st.	William D. Forbes	Edward A. Presbrey	1,000,000	2,000,000	Nat. Park Bank.
525.	"	North National Bank of,	18 Kilby st.	Charles G. Nazro	John B. Witherbee	1,000,000	2,000,000	Ninth Nat. B.
529.	"	National Exchange Bank of,	28 State st.	George W. Thayer	Abner I. Benyon	1,000,000	3,000,000	Mercantile N. B.
536.	"	Eliot National Bank of,	13 Kilby st.	John Demeritt	R. B. Conant	1,000,000	1,000,000	Central Nat. B.
603.	"	New England National B. of,	67 State st.	Thomas Lamb	Seth Pettee	1,000,000	2,000,000	Mechanics' N. B.
609.	"	National City Bank of,	61 "	William T. Andrews	Charles C. Barry	1,000,000	2,000,000	Ninth Nat. B.
646.	"	Shoe & Leather Nat. B. of,	13 Kilby st.	Caleb Stetson	Samuel Carr	1,000,000	.....	Nat. Park Bank.
654.	"	Atlas National Bank of,	10 "	M. Day Kimball	Joseph White	1,000,000	2,000,000	Fourth Nat. B.
672.	"	National B. of N. America	65 State st.	Richard W. Shapleigh.	John K. Hall	1,000,000	1,000,000	Mechanics' N. B.
847.	"	Faneuil Hall National B. of,	South Market st.	Nathan Robbins	Edward L. Tead	1,000,000	1,000,000	Market Nat. B.
936.	"	Globe National Bank of,	40 State st.	William B. Stevens	Chas. James Sprague.	1,000,000	2,000,000	Phenix Nat. B.
985.	"	National Union Bank of,	40 "	George C. Richardson.	Lemuel Gulliver	1,000,000	1,500,000	Nat. Leath. Man.
993.	"	National Eagle Bank of,	16 Kilby st.	Waldo Flint	Robert S. Covell	1,000,000	1,500,000	Imp's & Tr'rs B.
1029.	"	Columbian National B. of,	40 State st.	John T. Coolidge	James M. Gordon	1,000,000	2,000,000	Merchants' N. B.
1295.	"	National Revere Bank of,	74 Franklin st.	Samuel H. Walley	Henry Blasdale	1,000,000	2,000,000	N. B. State N. Y.
1015.	"	Old Boston National Bank	48 State st.	James C. Wild	J. C. Gunderson	900,000	1,200,000	Phenix Nat. B.
505.	"	Market National Bank of,	1 Merch. Exch.	Charles O. Whitmore.	Jonathan Brown, Jr.	800,000	2,000,000	Fourth Nat. B.
974.	"	Massachusetts National B.	66 State st.	John J. Dixwell	Henry K. Frothingham	800,000	1,200,000	Nat. B. of N. Y.
408.	"	* Boston National Bank	61 "	Lyman Nichols	Charles B. Hall	750,000	2,000,000	Central Nat. B.
578.	"	Howard National Bank of,	97 "	Reuben E. Demmon	George E. Hersey	750,000	1,000,000	Tenth Nat. B.
582.	"	Shawmut National Bank of,	20 "	William Bramhall	Stephen G. Davis	750,000	1,000,000	N. B. State N. Y.
601.	"	Washington National B. of,	47 "	Almon D. Hodges	Wm. Henry Brackett	750,000	1,500,000	Nat. Park Bank.
643.	"	Atlantic National Bank of,	8 Kilby st.	Nathaniel Harris	Benjamin Dodd	750,000	1,000,000	.....
778.	"	Hamilton National Bank of,	66 State st.	Daniel Denny	S. Stoddard Blanchard.	750,000	1,000,000	.....
1442.	"	Traders' National Bank of,	91 "	Benjamin B. Williams.	Frederick S. Davis	600,000	1,000,000	B.N.Y. N.B.Ass.
524.	"	Continental National B. of,	Chauncy st	Oliver Ditson	James Swan	500,000	1,000,000	Mer. Ex. N. B.
545.	"	Boylston National Bank of,	Boylston st	Amos Cummings	John J. Soren	500,000	800,000	Central Nat. B.
665.	"	Freeman's National Bank of,	Federal st.	Solomon Piper	Jeremy Drake	400,000	600,000	"

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
677.	Boston	Maverick National Bank of,	75 State st.	Samuel Hall	Samuel Phillips, Jr.	$400,000	$1,000,000	.....
359.	"	* Third National Bank of,	28 "	Percival L. Everett	Jonas Bennett	300,000	1,000,000	Ninth Nat. B.
932.	"	Mechanics' National B. of,	South Boston	James W. Converse	Alvan Simonds	250 000	500,000	Nat. Park Bank.
551.	"	Broadway National Bank of,	"	Henry Souther	Horace H. White	200,000	500,000	Central Nat. B.
1469.	"	Everett National Bank	Wash.&Newton.	Wm. Fox Richardson	Nathan P. Lamson	200,000	400,000	.....
716.	"	Mount Vernon Nat. B. of,	160 Washington.	Carmi E. King	Henry W. Perkins, Jr.	200,000	500,000	Tenth Nat. B.
462.	Adams	*First National Bank of,	Berkshire	Amasa W. Richardson	Henry H. Wellington	50,000	300,000	.....
1210.	"	Adams N. B. of North Adams.	"	Sanford Blackinton	Edward S. Wilkinson	350,000	600,000	Nat. Park Bank.
1439.	"	Berkshire National Bank	"	Samuel W. Bowerman.	Charles H. Ingalls	100,000	300,000	.....
1386.	Abington	Abington National Bank	Plymouth	Baxter Cobb	J. N. Farrar	150,000	500,000	Am. Ex. N. B.
393.	Amherst	First National Bank of,	Hampshire	Leonard M. Hills	R. J. D. Westcott	51,000	200,000	Central Nat. B.
1129.	Andover	Andover National Bank	Essex	John Flint	Moses Foster	250,000	500,000	Merchants' N. B.
708.	Athol	Miller's River National B. of,	Worcester	Isaac Stevens	Alpheus Harding, Jr.	150,000	300,000	Nat. Park Bank.
1604.	Attleborough	Attleboro' National Bank	Bristol	Edmund Ira Richards.	Homer M. Daggett	100,000	200,000	Ninth Nat. Bank.
96.	Barre	* First National Bank of,	Worcester	Edward Denny	Edwin Woods	150,000	150,000	Central Nat. B.
969.	Beverly	Beverly National Bank	Essex	Samuel Endicott	Robert G. Bennett	200,000	300,000	Ninth Nat. B.
1207.	Blackstone	Worcester Co. Nat. B. of,	Worcester	Henry S. Mansfield	Moses Farnum	100,000	200,000	.....
806.	Brighton	National Market Bank of,	Middlesex	Life Baldwin	Edward P. Wright	250,000	500,000	.....
1099.	"	National Bank of,	"	Samuel Phillips	John L. Ordway	200,000	400,000	Nat. Park Bank.
433.	Cambridgeport	* First National Bank of,	"	Benjamin Tilton	Willard A. Bullard	100,000	200,000	.....
449.	Cambridge (E.)	Cambridge National Bank	"	Daniel R. Sortwell	John C. Bullard	100,000	300,000	.....
614.	"	Lechmere National Bank of,	"	Lewis Hall	John Savage, Jr.	150,000	300,000	Tradesm. N. B.
731.	"	Charles River National B. of,	"	Charles C. Little	Eben Snow	100,000	200,000	.....
770.	"	National City Bank of,	"	John Livermore	Edward Richardson	100,000	200,000	.....
1228.	"	Cambridgeport National B.	"	Robert Douglas	Seymour B. Snow	100,000	200,000	.....
663.	Canton	Neponset National Bank of,	Norfolk	Charles H. French	Francis W. Deane	250,000	300,000	.....
635.	Charlestown	* Bunker Hill National B. of,	Middlesex	Edward Lawrence	James Adams, Jr.	500,000	500,000	Am. Exch. N. B.
1005.	"	Monument National Bank of,	"	Peter Hubbell	George L. Foote	150,000	300,000	Nat. Park Bank.
533.	Chelsea	First National Bank of,	Suffolk	Isaac Stebbins	William R. Pearmain	300,000	500,000	Tradesm. N. B.
1056.	Chicopee	First National Bank of,	Hampden	Jerome Wells	Henry H. Harris	150,000	300,000	Nat. Park Bank.
440.	Clinton	First National Bank of,	Worcester	Charles G. Stevens	C. L. S. Hammond	200,000	300,000	Central Nat. B.
833.	Concord	Concord National Bank	Middlesex	George Heywood	John M. Cheney	100,000	200,000	.....
895.	Conway	Conway National Bank	Franklin	John D. Todd	Samuel Swan	150,000	300,000	Eighth Nat. B.
594.	Danvers	First National Bank of,	Essex	Daniel Richards	William L. Weston	150,000	300,000	Nat. Park Bank.
669.	Dedham	Dedham National Bank	Norfolk	Lewis H. Kingsbury	J. H. B. Thayer	300,000	500,000	Howes & Macy.
156.	Dorchester	First National Bank of,	"	Oliver Hall	William Pope	100,000	250,000	Ninth Nat. B.
684.	"	Blue Hill National Bank of,	"	Asaph Churchill	Elcazar A. Bispham	150,000	300,000	.....
416.	Easton	First National Bank of,	Bristol	John H. Swain	Pardon A. Gifford	300,000	500,000	.....
428.	East Hampton	First National Bank of,	Hampshire	Samuel Williston	Charles E. Williams	150,000	300,000	Ninth Nat. B.

1274.	Edgartown	Martha's Vineyard N. B. of,	Dukes	Daniel Fisher	Joseph T. Pease	100,000	300,000	.....	
256.	Fall River	* First National Bank of,	Bristol	John S. Brayton	Charles A. Bassett	200,000	1,000,000	.....	
439.	"	Second National Bank of,	"	S. Angier Chace	Charles J. Holmes	100,000	1,000,000	Central Nat. B.	
590.	"	Fall River National Bank of,	"	Richard Borden	George R. Fiske	400,000	1,000,000	Fourth Nat. B.	
679.	"	Pocasset National Bank of,	"	Samuel Hathaway	Edward E. Hathaway	200,000	500,000	Nat. Park Bank.	
612.	"	* Massasoit National Bank of,	"	Charles P. Stickney	Leander Borden	200,000	800,000	Ninth Nat. B.	
924.	"	Metacomet National Bank of,	"	Jefferson Borden	Azariah S. Trippe	600,000	1,500,000	.....	
1288.	"	National Union Bank of,	"	Jesse Eddy	D. A. Chapin	200,000	500,000	Central Nat. B.	
1320.	Falmouth	Falmouth National Bank	Barnstable	Oliver C. Swift	S. P. Bourne	100,000	.....	.....	
490.	Fairhaven	National Bank of	Bristol	George F. Tripp	Reuben Nye	240,000	500,000	Fourth Nat. B.	
720.	Fitchburg	Rollstone National Bank of,	Worcester	Moses Wood	Henry A. Willis	250,000	500,000	Nat. Park Bank.	
1077.	"	National Bank of,	"	Ebenezer Torrey	Charles J. Billings	250,000	500,000	Am. Exch. N. B.	
528.	Framingham	* Framingham National Bank	Middlesex	Moses Edgell	Francis T. Clark	200,000	500,000	.....	
884.	Gardner	First National Bank of,	Worcester	Amasa Bancroft	John D. Edgell	100,000	300,000	.....	
191.	Grafton	* First National Bank of,	"	Jonathan Warren	Gilbert Cummings, Jr.	100,000	500,000	.....	
824.	"	Grafton National Bank	"	Jonathan D. Wheeler	Henry F. Wing	100,000	500,000	First Nat. Bank.	
549.	Gloucester	First National Bank of,	Essex	William A. Pew	George R. Bradford	120,000	300,000	" "	
899.	"	Cape Ann National Bank of,	"	Gorham P. Low	Hiram Rich	150,000	300,000	Nat. Park Bank.	
1162.	"	Gloucester National Bank	"	Isaac Somes	William Babson	300,000	500,000	.....	
474.	Greenfield	* First National Bank of,	Franklin	Wm. B. Washburn	Edmund W. Russell	300,000	500,000	.....	
920.	"	Franklin Co. National B. of,	"	Ira Abercrombie	Rufus A. Packard	200,000	500,000	Nat. Park Bank.	
1203.	Gt. Barrington	National Mahaiwe Bank of,	Berkshire	John L. Dodge	Isaac B. Prindle	200,000	500,000	Mercantile N. B.	
1246.	Holyoke	Hadley Falls National Bank	Hampden	Charles W. Ranlet	Hubbell P. Terry	200,000	500,000	Nat. Park Bank.	
712.	Harwich	Cape Cod National Bank of,	Barnstable	Prince S. Crowell	Obed Brooks	300,000	500,000	Marine Nat. B.	
481.	Haverhill	* First National Bank of,	Essex	Moses How	Elbridge G. Wood	200,000	500,000	Nat. Park Bank.	
484.	"	Haverhill National Bank	"	John A. Appleton	James E. Gale	200,000	500,000	" "	
589.	"	Essex National Bank of,	"	James Gale	William Caldwell	100,000	200,000	.....	
633.	"	Merrimack National Bank of,	"	E. J. M. Hale	Samuel White	240,000	500,000	Phenix Nat. B.	
1119.	Hingham	Hingham National Bank	Plymouth	David Lincoln	John O. Lovett	140,000	200,000	.....	
802.	Holliston	Holliston National Bank	Middlesex	William S. Batchelder	Thomas E. Andrews	150,000	200,000	Nat. Park Bank.	
626.	Hopkinton	Hopkinton National Bank	"	Lovett H. Bowker	James S. Tileston	150,000	300,000	" " "	
1107.	Hyannis	First National Bank of,	Barnstable	Alexander Baxter	Joseph R. Hall	100,000	300,000	.....	
583.	Lancaster	* Lancaster National Bank	Worcester	Jacob Fisher	Caleb T. Symmes	200,000	500,000	Central Nat. B.	
1014.	Lawrence	Bay State National Bank of,	Essex	Charles S. Storrow	Charles A. Colby	375,000	500,000	.....	
1048.	"	National Pemberton B. of,	"	Levi Sprague	William H. Jaquith	100,000	300,000	Nat. Park Bank.	
885.	Lee	Lee National Bank	Berkshire	Harrison Garfield	John M. Howk	210,000	500,000	" "	
918.	Leicester	National Bank of Leicester	Worcester	Cheney Hatch	David E. Merriam	200,000	500,000	Tenth Nat. B.	
513.	Leominster	First National Bank of,	"	John H. Lockey	J. C. Allen	100,000	.....	.....	
331.	Lowell	* First National Bank of,	Middlesex	Arthur P. Bonney	George B. Allen	250,000	1,000,000	.....	
506.	"	* Merchants' National B. of,	"	Hocum Hosford	John N. Pierce, Jr.	300,000	1,000,000	Central Nat. B.	
753.	"	Railroad National Bank of,	"	Samuel W. Stickney	John F. Rogers	800,000	1,000,000	.....	

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
781.	Lowell	Wamesit National Bank of,	Middlesex	Wm. A. Richardson	John H. Buttrick	$150,000	$300,000	.....
960.	"	Prescott National Bank of,	"	Charles B. Coburn	Artemas S. Tyler	300,000	500,000	.....
986.	"	Appleton National Bank of,	"	John A. Knowles	John F. Kimball	300,000	500,000	Nat. Park Bank.
1329.	"	Old Lowell National Bank	"	Edward Tucke	Charles M. Williams	200,000	500,000	.....
638.	Lynn	First National Bank of,	Essex	William S. Boyce	William Bassett	250,000	500,000	Nat. Park Bank.
697.	"	National City Bank of,	"	Amos P. Tapley	Benjamin V. French	150,000	500,000	.....
1201.	"	Central National Bank of,	"	Henry Newhall	Ezra Warren Mudge	200,000	500,000	Nat. Park Bank.
588.	Malden	First National Bank of,	Middlesex	Elisha S. Converse	Charles Merrill	100,000	300,000	.....
676.	Marblehead	National Grand Bank of,	Essex	Ebenezer B. Phillips	Joseph P. Turner	120,000	200,000	.....
767.	"	Marblehead National Bank	"	Isaac C. Wyman	John Sparhawk	102,000	200,000	.....
152.	Marlboro	* First National Bank of,	Middlesex	Mark Fay	Edmund C. Whitney	200,000	500,000	Ninth Nat. B.
1485.	Methuen	National Bank of,	Essex	John Davis	George Foot	100,000	200,000	Nat. Park Bank.
572.	Millbury	Millbury National Bank	Worcester	Hosea Crane	David Atwood	150,000	500,000	Fourth Nat. B.
866.	Milford	Milford National Bank	"	Aaron C. Mayhew	Alvan G. Underwood	250,000	500,000	Nat. Park Bank.
504.	Monson	Monson National Bank	Hampden	John Wyles	Edward F. Morris	150,000	300,000	Third Nat. B.
714.	Nantucket	Pacific National Bank of,	Nantucket	John W. Barrett	Joseph Mitchell	200,000	350,000	Phenix Nat. B.
261.	New Bedford	* First National Bank of,	Bristol	Joseph Grinnell	John P. Barker	600,000	1,500,000	Central Nat. B.
690.	"	National B. of Commerce of,	"	Thomas Nye	Thomas B. White	600,000	1,000,000	Nat. Park Bank.
799.	"	* Merchants' National B. of,	"	Charles R. Tucker	Peleg C. Howland	600,000	1,500,000	Mechanics' N. B.
743.	"	Mechanics' National B. of,	"	Thomas Mandell	E. Williams Hervey	600,000	1,000,000	Merchants' N. B.
279.	Newburyport	* First National Bank of,	Essex	Charles H. Coffin	Jacob Stone	200,000	300,000	First Nat. Bank.
584.	"	* Mechanics' National B. of,	"	Edward S. Mosely	John Andrews	200,000	300,000	.....
1011.	"	Ocean National Bank of,	"	William Cushing	Philip H. Lunt	150,000	300,000	Nat. Park Bank.
1047.	"	Merchants' National B. of,	"	Micajah Lunt	Gyles P. Stone	120,000	210,000	.....
789.	Newton	Newton National Bank	Middlesex	Joseph N. Bacon	Daniel Kingsley	150,000	300,000	Nat. Park Bank.
488.	"	* First National Bank of,	"	James H. Fearing	E. Porter Dyer, Jr.	150,000	500,000	Central N. Bank.
383.	Northampton	* First National Bank of,	Hampshire	Joel Hayden	Henry Roberts	400,000	500,000	Nat. Park Bank.
418.	"	Hampshire Co. Nat. B. of,	"	Luther Bodman, Jr.	Lewis Warner	250,000	400,000	Eighth Nat. B.
1018.	"	Northampton National Bank.	"	Jonathan H. Butler	James L. Warriner	400,000	500,000	N. Mercantile B.
1279.	Northborough	Northborough National B.	Worcester	George C. Davis	Abraham W. Seaver	100,000	300,000	Nat. Park Bank.
764.	Oxford	Oxford National Bank	"	Charles A. Angell	Wilson Olney	100,000	250,000	First Nat. Bank.
1082.	Pittsfield	Agricultural National B. of,	Berkshire	Ensign H. Kellogg	John R. Warriner	200,000	400,000	Fourth Nat. B.
1260.	"	Pittsfield National Bank	"	Julius Rockwell	Edward S. Francis	500,000	1,000,000	Central Nat. B.
779.	Plymouth	Plymouth National Bank	Plymouth	William T. Davis	Isaac N. Stoddard	200,000	500,000	Ninth Nat. B.
996.	"	Old Colony National B. of,	"	Jacob H. Loud	George G. Dyer	210,000	500,000	Am. Exch. B.
736.	Provincetown	First National Bank of,	Barnstable	Nathan Freeman	Elijah Smith	200,000	300,000	Nat. Park Bank.
517.	Quincy	National Mt. Wollaston B.	Norfolk	Edward Turner	Henry F. Barker	150,000	.....	.....
832.	"	National Granite Bank of,	"	Charles Marsh	John C. Randall	150,000	300,000	Nat. Park Bank.
558.	Randolph	* Randolph National Bank	"	Seth Turner	Henry Stevens	200,000	500,000	N. B. Republic.
1194.	Rockport	Rockport National Bank	Essex	Ezra Eames	John R. Gott	100,000	250,000	.....

595.	Roxbury	People's National Bank of,	Norfolk	Henry Guild	Charles R. Washburn	300,000	500,000	Nat. Park Bank.
615.	"	* National Rockland Bank of,	"	Samuel Little	Robert G. Molineux	300,000	500,000	Metropol'n N. B.
407.	Salem	* First National Bank of,	Essex	William Sutton	Edward H. Payson	300,000	500,000	Central Nat. B.
634.	"	Asiatic National Bank of,	"	Joseph S. Cabot	William H. Foster	315,000	500,000	Leather M. N. B.
647.	"	Naumkeag National B. of,	"	C. H. Fabens	Joseph H. Towne	500,000	1,000,000	Phenix Nat. B.
691.	"	Mercantile Nnalatio Bank of,	"	John Dwyer	Joseph H. Phippen	200,000	300,000	" "
704.	"	Salem National Bank	"	William C. Endicott	George D. Phippen	200,000	300,000	.....
726.	"	Merchants' National B. of,	"	Benjamin H. Silsbee	Nathaniel B. Perkins	200,000	300,000	B'k of America.
817.	"	National Exchange Bank of,	"	John Webster	Joseph H. Webb	200,000	300,000	Nat. Park Bank.
1049.	Salisbury	Powow River National B. of,	"	Jonathan B. Webster	George F. Bagley	100,000	200,000	.....
1144.	Shelburne Falls	Shelburne Falls National B.	Franklin	Jarvis B. Bardwell	Charles C. Puffer	150,000	500,000	Nat. Park Bank.
934.	Southbridge	Southbridge National Bank	Worcester	Samuel M. Lane	Henry D. Lane	150,000	400,000	.....
958.	South Danvers	South Danvers National B.	Essex	Warren M. Jacobs	George A. Osborne	150,000	300,000	.....
616.	" "	Warren National B. of,	"	Lewis Allen	Francis Baker	250,000	500,000	Nat. Park Bank.
1455.	South Reading	National Bank of,	Middlesex	Thomas Emerson	Lilly Eaton	100,000	200,000	.....
1170.	Stockbridge	Housatonic National B. of,	Berkshire	Daniel R. Williams	Daniel A. Kimball	200,000	300,000	Am. Exch. N. B.
618.	S. Weymouth	First National Bank of,	Norfolk	Benjamin F. White	James L. Bates	150,000	300,000	.....
14.	Springfield	* First National Bank of,	Hampden	James Kirkham	Julius H. Appleton	300,000	500,000	Nat. Park Bank.
181.	"	* Second National Bank of,	"	Henry Alexander, Jr.	Lewis Warriner	300,000	1,000,000	Fourth Nat. B.
308.	"	* Third National Bank of,	"	George Walker	Frederick H. Harris	500,000	1,000,000	Central Nat. B.
982.	"	John Hancock Nat. B. of,	"	Roger S. Moore	Edmund D. Chapin	150,000	300,000	Am. Ex. Nat. B.
987.	"	Pynchon National Bank of,	"	Horatio N. Case	James D. Safford	150,000	300,000	Metropol'n N. B.
988.	"	Chicopee National Bank of,	"	Henry S. Lee	Thomas Warner, Jr.	400,000	500,000	Mercantile N. B.
1055.	"	Agawam National Bank of,	"	Marvin Chapin	Frederick S. Bailey	300,000	600,000	St. Nicholas N. B.
766.	Taunton	* Bristol Co. National B. of,	Bristol	Theodore Dean	William Brewster	500,000	1,000,000	Fourth Nat. B.
947.	"	Machinists' National B. of,	"	Charles R. Vickery	Benjamin C. Vickery	200,000	400,000	" "
957.	"	National Bank of,	"	Lovett Morse	Charles J. H. Bassett	600,000	1,000,000	N. Sh. & Leath'r
805.	Townsend	Townsend National Bank	Middlesex	Walter Fessenden	Edward Ordway	100,000	300,000	.....
1022.	Uxbridge	Blackstone National B. of,	Worcester	Moses Taft	Ebenezer W. Haywood	100,000	200,000	.....
688.	Waltham	Waltham National Bank	Middlesex	Samuel B. Whitney	John S. Williams	150,000	200,000	Am. Ex. N. B.
628.	Ware	Ware National Bank	Hampshire	William Hyde	Henry Ives	350,000	500,000	Central Nat. B.
1440.	Wareham	National Bank of Wareham.	Plymouth	Joshua B. Tobey	Thomas R. Miles	100,000	200,000	Am. Exch. N. B.
421.	Westboro	First National Bank of,	Worcester	John A. Fayerweather	George O. Bingham	100,000	200,000	.....
274.	West Amesbury	First National Bank of,	Essex	Patten Sargent	William H. Haskell	100,000	100,000	.....
190.	Westfield	First National Bank of,	Hampden	W. G. Bates	H. Hooker	250,000	.....	Central Nat. B.
1367.	"	Hampden National Bank of,	"	Edward B. Gillett	R. Weller	150,000	300,000	Mercantile N. B.
510.	Weymouth	Union National Bank of,	Norfolk	Minot Tirrell	John W. Loud	300,000	500,000	.....
769.	Whitinsville	Whitinsville National Bank	Worcester	Paul Whitin	H. Augustus Goodell	100,000	200,000	.....
827.	Winchendon	First National Bank of,	"	John H. Fairbanks	Charles L. Beals	150,000	300,000	Ninth Nat. B.
746.	Woburn	First National Bank of,	Middlesex	Abijah Thompson	Eleazer J. Jenks	300,000	300,000	.....
79.	Worcester	* First National Bank of,	Worcester	Parley Hammond	Arthur A. Goodell	300,000	500,000	Central Nat. B.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
442.	Worcester	* Worcester National Bank	Worcester	William Cross, V. P.	Charles B. Whiting	$500,000	$1,000,000	Nat. Park Bank.
455.	"	Central National Bank of,	"	John C. Mason	Henry A. Marsh	300,000	1,000,000	" "
476.	"	* City National Bank of,	"	George W. Richardson.	Nathaniel Paine	400,000	1,000,000	" "
765.	"	Citizens' National Bank of,	"	Francis H. Kinnicutt	John C. Ripley	150,000	500,000	City Nat. Bank.
1073.	"	Quinsigamond Nat. B. of,	"	Isaac Davis	Joseph S. Farnum	250,000	500,000	N. Leath. Manuf.
1135.	"	Mechanics' National B. of,	"	Harrison Bliss	Scotto Berry	350,000	500,000	Metropol'n N. B.
1085.	Wrentham	National Bank of,	Norfolk	Calvin Fisher, Jr.	Francis N. Plimpton	105,000	200,000	.....
495.	Yarmouth	First National Bank of,	Barnstable	Seth Crowell	Amos Otis	525,000	.....	Marine N. B.

Rhode Island.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
134.	Providence	* First National Bank of,	Providence	Amasa Sprague	William C. Townsend.	500,000	5,000,000	Fourth Nat. B.
565.	"	* Second National Bank of,	"	Lyman B. Frieze	Joshua Wilbour	500,000	2,000,000	" "
636.	"	Third National Bank of,	"	Oliver A. Washburn, Jr.	Charles H. Childs, Jr.	400,000	1,000,000	Ninth Nat. B.
772.	"	Fourth National Bank of,	"	Rhodes B. Chapman	Albert G. Durfee	350,000	500,000	" "
948.	"	Phœnix National Bank of,	"	Edward Pearce	Benjamin White	450,000	1,000,000	Fourth Nat. B.
983.	"	Rhode Island National B. of,	"	Earl P. Mason	Manton E. Hoard	600,000	1,000,000	N. B. Commerce.
1002.	"	Fifth National Bank of,	"	Parley M. Mathewson	Albert G. Stillwell	300,000	500,000	Fourth Nat. B.
1007.	"	Mechanics' National B. of,	"	Amasa Manton	John A. Field	500,000	1,000,000	Central Nat. B.
1030.	"	National Eagle Bank of,	"	William Sheldon	Stephen S. Wardwell	500,000	1,000,000	Nat. Park Bank.
1036	"	Nat. B. of North America of,	"	Seth Padelford	Charles E. Jackson	1,000,000	2,000,000	Am. Ex. N. B.
1126.	"	Globe National Bank of,	"	William Sprague	Theophilus Salisbury	600,000	1,000,000	Central Nat. B.
1131.	"	Merchants' National B. of,	"	Josiah Chapin	Charles T. Robbins	950,000	2,000,000	N. B. Commerce.
1151.	"	Old National Bank of,	"	George W. Hallet	Francis A. Cranston	500,000	2,000,000	Union N. B.
1173.	"	Weybosset National B. of,	"	Robert R. Stafford	William R. Greene	500,000	1,000,000	N. B. Commerce.
1283.	"	Manufacturers' Nat. B. of,	"	William A. Robinson	William S. Patten	500,000	1,000,000	Union Nat. B.
1302.	"	Providence National Bank	"	Robert H. Ives	Benjamin W. Ham	500,000	2,000,000	.....
1319.	"	Commercial National B. of,	"	William Comstock	Stephen P. Wardwell	1,000,000	2,000,000	Mechanics' N. B.
1328.	"	Blackstone Canal Nat. B. of,	"	Tully D. Bowen	John Luther	500,000	2,000,000	Fourth Nat. B.
1339.	"	National Exchange Bank of,	"	Alexis Caswell, V. P.	William H. Corey	500,000	2,000,000	N. B. Commerce.
1366.	"	Nat. Bank of Commerce of,	"	Amos D. Smith	John Foster	1,709,200	2,000,000	" "
1369.	"	Lime Rock National B. of,	"	Thomas J. Hill	John W. Angell	250,000	1,000,000	Fourth Nat. B.
1396.	"	Traders' National Bank of,	"	Zachariah R. Tucker	Edwin Knight	200,000	500,000	.....
1429.	"	City National Bank of,	"	Amos C. Barstow	Samuel Salisbury	450,000	500,000	Fourth Nat. B.
1472.	"	American National Bank of,	"	Shubael Hutchins	William Olney	1,437,650	2,000,000	Nat. Park Bank.
1506.	"	Roger Williams Nat. B. of,	"	Jabez C. Knight	William H. Waterman.	499,950	1,000,000	.....
1150.	Ashaway	Ashaway National Bank	Washington	John S. Champlin	Nathan K. Lewis	75,000	150,000	Nat. Park Bank.
1292.	Bristol	First National Bank of,	Bristol	Samuel W. Church	Martin Bennett	75,000	150,000	.....

1562.	"	National Eagle Bank of,	"	Robert Rogers	James E. French	50,000	200,000	N. B. Commerce.
1404.	Cumberland	Cumberland National Bank	Providence	Davis Cooke	George Cook	125,000	300,000	.....
1161.	Anthony	Coventry National Bank of,	Kent	Chris. A. Whitman	Thomas A. Whitman	100,000	200,000	Continental N.B.
1498.	Greenville	National Exchange Bank of,	Providence	Elisha Smith	William Winsor	150,000	300,000	.....
1405.	Greenwich	Greenwich National Bank	Kent	Henry Sweet	S. M. Knowles	75,000	150,000	.....
1054.	Hopkinton	First National Bank of,	Washington	Amos G. Nichols	Joseph B. Potter	100,000	200,000	Nat. Park Bank.
1158.	Kingston	National Landholders' B. of,	"	George L. Hazard	Thomas P. Wells	105,000	300,000	Fourth Nat. B.
1021.	Newport	* First National Bank of,	Newport	Thomas M. Seabury	Benjamin Mumford	120,000	300,000	Market Nat. B.
1492.	"	Newport National Bank	"	William Vernon	Henry C. Stevens	120,000	240,000	Metropol'n N. B.
1532.	"	National B. of Rhode Island.	"	William A. Clarke	William M. Clarke	100,000	200,000	Merchants' N. B.
1546.	"	Aquidneck National Bank of,	"	Rufus B. Kinsley	Stephen H. Norman	250,000	500,000	Nat. Park Bank.
1565.	"	National Exchange Bank of,	"	Rowland R. Hazard, Jr.	David W. Holloway	100,000	.....	Hy. Clews & Co.
1616.	N. Providence	Pacific Nat. Bank of,	Providence	Joseph Metcalf	Sirel Cooke	185,150	500,000	.....
1512.	Pascoag	Pascoag National Bank	"	Daniel M. Salisbury	James S. Cook	60,000	200,000	.....
843.	Pawtucket	First National Bank of,	"	Stephen Benedict	Olney Arnold	300,000	1,000,000	Nat. Park Bank.
856.	"	Slater National Bank	"	Lewis Fairbrother	George W. Newell	200,000	300,000	Fourth Nat. B.
1460.	Phenix	Phenix National Bank	Kent	William B. Spencer	Henry D. Brown	65,000	200,000	Continental N.B.
1552.	Scituate	Scituate National Bank	Providence	Charles H. Fisher	Albert Hubbard	56,000	100,000	.....
1035.	Slaterville	First Nat. B. of Smithfield	"	William S. Slater	William H. Seagrave	100,000	300,000	.....
1206.	Wakefield	Wakefield National Bank	Washington	Sylvester Robinson	Daniel M. C. Steadman	100,000	200,000	.....
1554.	"	National Exchange Bank of,	"	George G. Pearse	Attmore Robinson	70,000	150,000	.....
673.	Warren	First National Bank of,	Bristol	George L. Cook	William P. Freeborn	50,000	300,000	Central N. B.
1008.	"	National Hope Bank of,	"	George T. Gardner	George Williams	130,000	300,000	.....
1419.	"	National Warren Bank	"	Samuel Wheaton	Henry W. Eddy	200,000	500,000	Continental N.B.
1284.	Warwick	Centreville National B. of,	Kent	Cyrus Harris	Moses Fifield	100,000	200,000	Nat. Park Bank.
823.	Westerly	National Niantic Bank of	Washington	Horatio N. Campbell	James M. Pendleton	250,000	500,000	" "
952.	"	Washington National B. of,	"	Nathan F. Dixon	Charles Perry	150,000	500,000	N. Tradesmen's.
1169.	"	National Phœnix Bank of,	"	Rouse Babcock	J. B. Foster	150,000	500,000	Fourth Nat. B.
1592.	Wickford	Wickford National Bank	"	John J. Reynolds	Nicholas V. Spink	125,000	300,000	.....
970.	Woonsocket	Citizens' National Bank of,	Providence	O. J. Rathbun	W. H. Aldrich	100,000	500,000	.....
1058.	"	Woonsocket National Bank	"	Lyman A. Cook	Latimer W. Ballou	200,000	500,000	.....
1402.	"	First National Bank of,	"	Edward Harris	Reuben G. Randall	107,000	300,000	.....
1409.	"	National Union Bank of,	"	Willis Cook	Elisha T. Read	150,000	300,000	.....
1421.	"	Producers' National Bank of,	"	Charles Nourse	Theodore M. Cook	160,000	200,000	.....
1423.	"	National Globe Bank of,	"	Spencer Mowry	Reuel P. Smith	100,000	500,000	.....

Connecticut.

1093.	Ansonia	Ansonia National Bank	New Haven	William B. Bristol	Arthur J. Hine	100,000	500,000	Fourth Nat. B.
335.	Bridgeport	* First National Bank of,	Fairfield	Edmund S. Hawley	William E. Seeley	210,000	600,000	Tenth Nat. B.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
910.	Bridgeport	Bridgeport National Bank	Fairfield	Sherman Hartwell	George Burroughs	$200,000	$500,000	Nat. Park Bank.
921.	"	City National Bank of,	"	Sherwood Sterling	Robert T. Clarke	250,000	500,000	Tenth Nat. B.
927.	"	Connecticut National B. of,	"	Henry Higby	John T. Shelton	332,100	601,000	Fourth Nat. B.
928.	"	Pequonnock National B. of,	"	Monson Hawley	William R. Higby	200,000	500,000	Central Nat. B.
1141.	Bethel	First National Bank of,	"	Henry H. Baird	William A. Judd	60,000	150,000	Imp & Traders'.
1098.	Birmingham	Birmingham National Bank	New Haven	Edward N. Shelton	Joseph Arnold	300,000	600,000	Hanover N. B.
1360.	Brooklyn	Windham Co. Nat. B. of,	Windham	John Gallup, 2d	Cranson C. Crandall	108,300	150,000	Mechanics N. B.
1314.	Clinton	Clinton National Bank	Middlesex	John D. Leffingwell	Alfred Hall	75,000	150,000	N. Park Bank.
943.	Danbury	National Bank of Danbury	Fairfield	Lucius P. Hoyt	Jabez Amesbury	327,000	500,000	Metropol'n N. B.
1132.	"	National Pahquioque B. of,	"	Aaron Seeley	William P. Seeley	250,000	.....	Nat. Park Bank.
1139.	Deep River	Deep River National Bank	Middlesex	Henry Wooster	Gideon Parker	150,000	300,000	Fourth Nat. B.
1480.	East Haddam	National B. of New England.	"	William H. Goodspeed.	Thomas Gross, Jr.	130,000	.....	Chemical N. B.
1084.	Essex	Saybrook National Bank of,	"	Cornelius R. Doane	Jared E. Redfield	100,000	200,000	Fourth Nat. B.
1214.	Falls Village	National Iron Bank of,	Litchfield	George W. Peet	Almon C. Randall	200,000	.....	Central Nat. B.
121.	Hartford	* First National Bank	Hartford	Edwin D. Tiffany	James S. Tryon	500,000	3,000,000	" "
361.	"	* National Exchange Bank	"	James M. Niles	John R. Redfield	500,000	2,000,000	Bank of N. Y.
486.	"	* Charter Oak National Bank	"	Charles T. Hillyer	John F. Morris	500,000	1,200,000	Fourth Nat. B.
670.	"	Phœnix National Bank	"	John L. Bunce	Henry A. Redfield	1,017,400	3,000,000	" "
756.	"	Ætna National Bank	"	Oliver G. Terry	Appleton R. Hillyer	525,000	1,050,000	G.S.Robbins&S.
1165.	"	American National Bank	"	Geo. M. Bartholomew.	Rowland Swift	600,000	3,000,000	Continental N.B.
1300.	"	Mercantile National Bank	"	Charles H. Northam	James B. Powell	500,000	2,000,000	Nat. Park Bank.
1321.	"	Farmers & Mech. Nat. B.	"	John C. Tracy	James L. Chapman	1,105,000	3,000,000	Continental N.B.
1338.	"	Hartford National Bank	"	Henry A. Perkins	James Bolter	1,132,800	3,000,000	Merchants' N. B.
1377.	"	City National Bank	"	Gustavus F. Davis	Phineas S. Riley	550,000	6,000,000	Fourth Nat. B.
1478.	Jewett City	Jewett City National Bank	Windham	C. C. Johnson	John S. Grant	60,000	100,000	.....
709.	Litchfield	First National Bank of,	Litchfield	Edwin McNeill	Henry R. Coit	200,000	500,000	Fourth Nat. B.
720.	Meriden	Home National Bank of,	New Haven	Eli Butler	Samuel Dodd, Jr.	400,000	500,000	" "
1382.	"	Meriden National Bank	"	Joel I. Butler	O. B. Arnold	300,000	500,000	Mercantile N. B.
397.	Middletown	First National Bank of,	Middlesex	Benjamin Douglass	John N. Camp	100,000	500,000	Fourth Nat. B.
845.	"	Middlesex Co. Nat. B. of,	"	Charles R. Sebor	William S. Camp	350,000	600,000	Mercantile N. B.
1216.	"	Middletown National Bank	"	John H. Watkinson	Melvin B. Copeland	369,300	600,000	Ninth Nat. B.
1340.	"	Central National Bank of,	"	Jesse G. Baldwin	George W. Harris	150,000	300,000	Am. Exch. N. B.
1268.	Mystic	Mystic National Bank	New London	John W. Hull	Elisha D. Wightman	52,450	150,000	.....
251.	Mystic Bridge	First National Bank of,	"	Charles Mallory	Elias P. Randall	150,000	500,000	Tenth Nat. B.
645.	Mystic River	Mystic River National B.	"	Nathan G. Fish	H. B. Noyes	100,000	500,000	Fourth Nat. B.
1184.	New Britain	New Britain National B.	Hartford	Cornelius D. Erwin	Augustus P. Collins	210,000	500,000	" "
1249.	New Canaan	First National Bank of,	Fairfield	Watts Comstock	S. Y. St. John	100,000	300,000	" "
2.	New Haven	* First National Bank of,	New Haven	Harmanus M. Welch	William Moulthrop	500,000	500,000	First Nat. Bank.
227.	"	* Second National Bank of,	"	Erastus C. Scranton	Israel K. Ward	1,000,000	2,000,000	Central Nat. B.

796.	"	Yale National Bank	"	Jeremiah A. Bishop	Joseph A. Smith	500,000	1,000,000	"	"
1128.	"	Merchants' National B. of,	"	Nathan Peck	John C. Bradley	500,000	1,000,000	N. Broadway B.	
1202.	"	National Tradesmen's B. of,	"	Matthew G. Elliott	Wyllis Atwater	300,000	500,000	Mercantile N. B.	
1243.	"	National New Haven Bank	"	Hervey Sanford	Amos Townsend	464,800	750,000	Nat. Park Bank.	
1245.	"	New Haven Co. N. B. of,	"	Willis Bristol	Leonard S. Hotchkiss	350,000	500,000	N. Shoe&Lea. B.	
196.	New London	* First National Bank	New London	F. B. Loomis	Peter C. Turner	100,000	500,000	Central Nat. B.	
666.	"	National Bank of Commerce.	"	William H. Barns	Charles Butler	207,200	300,000	Marine Bank.	
978.	"	National Whaling Bank of,	"	Sebastian D. Lawrence	Joseph C. Douglass	150,000	300,000	Nat. Park Bank.	
1037.	"	City National Bank of,	"	Albert N. Ramsdell	Richard N. Belden	125,000	500,000	N. M. B. Asso'n.	
1175.	"	National Union Bank of,	"	William H. Chapman	Leonard C. Learned	150,000	300,000	Am. Exch. N. B.	
1193.	New Milford	First National Bank of,	Litchfield	Daniel Marsh	John J. Conklin	125,000	200,000	Mercantile N. B.	
754.	Norwalk	Fairfield Co. National Bank	Fairfield	Charles Isaacs	George E. Miller	300,000	500,000	But. & Dr. N. B.	
942.	"	National Bank of Norwalk	"	Ebenezer Hill	R. B. Crawford	300,000	500,000	Fourth Nat. B.	
458.	Norwich	* First National Bank of,	New London	Lucius W. Carroll	Lewis A. Hyde	500,000	1,000,000	Central Nat. B.	
227.	"	* Second National Bank of,	"	David Smith	Charles P. Cogswell	150,000	500,000	Ninth Nat. B.	
657.	"	Thames National Bank of,	"	Franklin Nichols	Charles Bard	1,000,000	2,000,000	Mechanics' N. B.	
1358.	"	Norwich National Bank	"	Charles Johnson	Frank Johnson	220,000	500,000	Merchants' N. B.	
1379.	"	Shetucket National Bank of,	"	Charles Osgood	John L. Devotion	100,000	.....	.....	
1187.	"	Uncas National Bank of,	"	James A. Hovey	Edward H. Learned	300,000	1,000,000	Ninth Nat. B.	
1481.	"	Merchants' National B. of,	"	Henry B. Tracy	James M. Meech	215,000	500,000	.....	
919.	Pawcatuck	National Bank of Pawcatuck.	"	Orsimus M. Stillman	John A. Morgan	75,000	200,000	N. Broadway B.	
448.	Putnam	First National Bank of,	Windham	Edmund Wilkinson	Charles S. Billings	100,000	.....	Ninth Nat. B.	
1013.	Portland	First National Bank of,	Middlesex	S. Gildersleeve	William W. Coe	150,000	250,000	Nat. Shoe and L.	
186.	Rockville	First National Bank of,	Tolland	Clark Holt	Charles H. Dillingham	200,000	500,000	Central Nat. B.	
509.	"	* Rockville National Bank	"	Elliot B. Preston	James F. Preston	300,000	1,000,000	Fourth Nat. B.	
502.	South Norwalk	First National Bank of,	Fairfield	Dudley P. Ely	Jonah J. Millard	200,000	300,000	"	"
660.	Southport	Southport National Bank	"	Joseph Alvord	Francis D. Perry	100,000	500,000	Nat. Park Bank.	
686.	Stafford Springs	Stafford National Bank	Tolland	Parley Converse	Simeon Newton	150,000	300,000	"	"
4.	Stamford	* First National Bank of,	"	Henry M. Humphrey	Charles W. Brown	200,000	.....	Fourth Nat. B.	
1038.	"	Stamford National Bank	"	John W. Leeds	Joseph L. Leeds	202,020	500,000	Nat. Park Bank	
735.	Stonington	First National Bank of,	New London	Stiles Stanton	William J. H. Pollard.	200,000	500,000	Central Nat. B.	
497.	Suffield	* First National Bank of,	Hartford	D. N. Norton	.....	100,000	.....	"	"
1477.	Thompson	Thompson National Bank	Windham	Tallcot Crosby	William N. Osgood	70,000	200,000	Am. Exch. N. B.	
1385.	Tolland	Tolland Co. National B. of,	Tolland	Alvan P. Hyde	George D. Hastings	75,000	200,000	Mechanics' N. B.	
780.	Waterbury	Waterbury National Bank	New Haven	Augustus S. Chase	Augustus M. Blakesley.	500,000	1,000,000	"	"
791.	"	Citizens' National Bank	"	Samuel W. Hall	Fred. J. Kingsbury	300,000	1,000,000	Continental N.B.	
250.	West Meriden	First National Bank of,	"	Joel H. Guy	Wolcott A. Hull	200,000	500,000	Central Nat. B.	
394.	Westport	First National Bank of,	Fairfield	Horace Staples	Benj. L. Woodworth	300,000	500,000	Fourth Nat. B.	
450.	West Killingly	First N. B of Killingly	Windham	Arnold Fenner	Henry N. Clemons	110,000	300,000	Ninth Nat. B.	
1614.	Windham	Windham Nat. Bank	"	Henry S. Walcott	Samuel Bingham	100,000	300,000	N. Mech. B. Ass.	
1494.	Winsted	Hurlbut National Bank of,	Litchfield	Rufus E. Holmes	W. Phelps	205,000	500,000	Imp.& Tra. N.B.	

New York.

No.	Place.	Name.	Address.	President.	Cashier.	Capital.	Limit.	Circulation.
735.	New York City	* National B. of Commerce of,	31 Nassau	Charles H. Russell	Henry F. Vail	$10,000,000	50,000,000	$6,000,000
1394.	" "	American Exchange Nat. B.	128 Broadway	George S. Coe	Edmond Willson	5,000,000	10,000,000	255,000
290.	" "	* Fourth National Bank	22 Nassau	Philo C. Calhoun	B. Seaman	5,000,000	.....	$1,837,538
1121.	" "	Metropolitan National Bank	110 Broadway	John E. Williams	George I. Seney	4,000,000	10,000,000	842,500
376.	" "	* Central National Bank	322 "	William A. Wheelock	William H. Sanford	3,000,000	10,000,000	1,600,000
1370.	" "	Merchants' National Bank	42 Wall	Augustus E. Silliman	Jacob D. Vermilye	3,000,000	10,000,000	364,750
1393.	" "	B. of N. Y. Nat. Bkg. Asso.	48 "	Charles P. Leverich	William B. Meeker	3,000,000	5,000,000	389,150
891.	" "	* National Park Bank	5 Beekman	William K. Kitchen	James L. Worth	2,000,000	5,000,000	999,500
1000.	" "	National Bank of Republic	2 Wall	Robert H. Lowry	Henry W. Ford	2,000,000	5,000,000	533,950
1250.	" "	Mechanics' National Bank	31 "	Shepherd Knapp	William H. Cox	2,000,000	5,000,000	291,000
1476.	" "	Nat. Bank of State of N. Y.	31 William	Reuben Withers	George W. Duer	2,000,000	5,000,000	.....
1389.	" "	Continental National B. of,	5 Nassau	Uriel A. Murdock	Cornelius F. Timpson	2,000,000	5,000,000	473,950
1374.	" "	Phenix Nat. B. of City of,	45 Wall	Peter M. Bryson	John Parker	1,800,000	3,000,000	161,200
917.	" "	National Shoe & Leather B.	272 Broadway	Andrew V. Stout	John M. Crane	1,500,000	10,000,000	430,000
1231.	" "	Importers & Traders' N. B.	247 "	James Buell	E. H. Perkins, Jr.	1,500,000	5,000,000	460,120
1278.	" "	Union National Bank	34 Wall	Edward H. Arthur	James M. Lewis	1,500,000	3,000,000	320,000
1324.	" "	Gallatin National Bank of,	36 "	James Gallatin	Frederick D. Tappen	1,500,000	5,000,000	242,595
1080.	" "	* Merchants' Exchange N. B.	257 Broadway	Samuel E. Sproulls	Edward J. Oakley	1,235,000	5,000,000	319,120
87.	" "	* Third National Bank	21 Nassau	James F. D. Lanier	Conrad N. Jordan	1,000,000	1,000,000	800,000
387.	" "	* Ninth National Bank	363 Broadway	Joseph U. Orvis	John T. Hill	1,000,000	2,000,000	894,940
307.	" "	* Tenth National Bank	240 "	Daniel L. Ross	John H. Stout	1,000,000	.....	911,035
691.	" "	* National Broadway Bank of,	237 "	Francis A. Palmer	John L. Everitt	1,000,000	5,000,000	800,000
905.	" "	Tradesmen's National B. of,	291 "	Richard Berry	Anthony Halsey	1,000,000	5,000,000	299,009
972.	" "	St. Nicholas National Bank	Wall and New	William R. Fosdick	Archibald Parkhurst	1,000,000	5,000,000	540,500
964.	" "	Market National Bank	286 Pearl	Robert Bayles	Alexander Gilbert	1,000,000	5,000,000	406,000
1067.	" "	Mercantile National Bank	191 Broadway	Daniel H. Arnold	Eli J. Blake	1,000,000	5,000,000	298,950
1232.	" "	* Ocean National Bank	222 Fulton	David R. Martin	Charles S. Stevenson	1,000,000	5,000,000	469,000
1352.	" "	Hanover National Bank	33 Nassau	William H. Johnson	John T. Banker	1,000,000	2,000,000	130,000
1373.	" "	Nat. B. of N. America of,	44 Wall	John P. Yelverton	Joseph A. Beardsley	1,000,000	5,000,000	281,900
1461.	" "	National City Bank of,	52 "	Moses Taylor	Benjamin Cartwright	1,000,000	5,000,000	.....
1261.	" "	Nat. Butchers & Drovers' B.	124 Bowery	Robert P. Perrin	Gurdon G. Brinckerhoff	800,000	1,000,000	.....
1372.	" "	Nat. B. of the Commonwealth.	15 Nassau	Edward Haight	George Ellis	750,000	3,000,000	200,000
1196.	" "	Leather Manufacturers' N. B.	29 Wall	William H. Macy	Nicholas F. Palmer	600,000	3,000,000	130,000
1624.	" "	Mech. & Trad. N. Bk of,	153 Bowery	Ephraim D. Brown	George W. Youle	600,000	1,000,000	.....
1497.	" "	Fulton National Bank of,	Fulton & Pearl	Thomas Monahan	Robert H. Haydock	600,000	1,000,000	.....
29.	" "	* First National Bank	140 Broadway	Samuel C. Thompson	George F. Baker	500,000	.....	450,000
750.	" "	American National Bank of,	80 "	Charles S. Brown	Amos A. Bradley	500,000	5,000,000	319,000
998.	" "	Seventh Ward National B.	234 Pearl	Alfred S. Fraser	George Montague	500,000	2,000,000	104,855

1075.	"	"	Nat. Mechanics' Bank. Asso.	38 Wall	James H. Fonda	Franklin Chandler	500,000	5,000,000	308,000
1357.	"	"	Irving National Bank of,	295 Greenwich	John Castree	Daniel V. H. Bertholf.	500,000	1,000,000	189,900
1375.	"	"	Chatham National Bank of,	182 Broadway	Nathaniel Hayden	Osmond H. Schreiner.	450,000	1,000,000	132,500
1224.	"	"	Pacific National Bank	470 "	Jacob Campbell	Robert Buck	422,700	5,000,000	74,955
1215.	"	"	Marine National Bank	90 Wall	James D. Fish	James De Lamater	400,000	2,000,000	219,550
1290.	"	"	N. Citizens' B. of the City of,	381 Broadway	Sylvester R. Comstock.	William H. Oakley	400,000	1,500,000	100,000
1105.	"	"	* East River National Bank	680 "	Charles Jenkins	William S. Carman	350,000	1,500,000	199,500
62.	"	"	* Second National Bank	5th av. & 23d st.	Amos H. Trowbridge	Charles P. Hartt	300,000	1,000,000	270,000
345.	"	"	* N. Y. National Exchange B.	186 Greenwich	Selah Van Duzer	Daniel B. Halstead	300,000	500,000	269,000
1371.	"	"	* Grocers' Nat. B. of City of,	59 Barclay.	Edward Rowe	Samuel B. White	300,000	2,000,000	55,000
1388.	"	"	* Atlantic National Bank of,	144 Broadway	James E. Southworth	A. J. Beekman	300,000	2,000,000	71,500
1499.	"	"	Chemical National Bank of,	270 "	John Q. Jones	George G. Williams	300,000	1,200,000	.....
1443.	"	"	Manufacturers' National B.	132 Front st.	James D. Sparkman	James T. Fountain	250,000	1,000,000	46,000
384.	"	"	* Eighth National Bank	650 Broadway	Edward C. Robinson	Charles Hudson	250,000	1,000,000	250,000
1297.	"	"	Bowery National Bank	58 Bowery	Gabriel W. Coite	Richard Hamilton	250,000	1,000,000	200,000
254.	"	"	* Sixth National Bank	B'dway & 35th.	Cassius Darling	John W. B. Dobler	200,000	1,000,000	193,000
1116.	"	"	* New York County Nat. B.	8th av. & 14th st.	Francis Leland	Isaac G. Ogden	200,000	1,000,000	166,000
1556.	"	"	Croton National Bank of,	26 Nassau	Pliny Fisk	Robert M. Hedden	200,000	1,000,000	.....
341.	"	"	* Fifth National Bank	338 Third av.	Richard Kelly	Andrew Thompson	150,000	500,000	105,470
444.	"	"	* National Currency Bank	2 Wall st.	F. F. Thompson	William G. White	100,000	.....	63,990
				County.					*N. Y. Corresp't.*
71.	Adams		First National Bank of,	Jefferson	Solon D. Hungerford	Richard H. Huntington	75,000	500,000	Fourth Nat. Bk.
1531.	"		* Hungerford's National B. of,	"	Solon D. Hungerford	George W. Bond	125,000	500,000	.....
267.	Albany		First National Bank of,	Albany	Thomas Schuyler	Adam Van Allen	300,000	1,000,000	Central Nat. B.
739.	"		Nat. Albany Exchange B.	"	William Gould	Chauncey P. Williams.	300,000	1,000,000	Metropol'n N. B.
1045.	"		Merchants' National B. of,	"	John Tweddle	Nathan D. Wendell	200,000	500,000	Fourth Nat B.
1123.	"		Union National Bank of,	"	Billings P. Learned	Amos P. Palmer	500,000	2,000,000	Manhattan B.
1262.	"		N. Y. State National Bank	"	Rufus H. King	John H. Van Antwerp.	350,000	700,000	Merchants' N. B.
1289.	"		Nat. Mech. & Farmers' B. of,	"	Thomas W. Olcott	Dudley Olcott	350,000	700,000	" "
1291.	"		City National Bank of,	"	Erastus Corning	Henry H. Martin	500,000	2,000,000	N. B. State N. Y.
1301.	"		Nat. Commercial Bank of,	"	James Martin	Eliphalet Wickes	500,000	1,000,000	N. B. Commerce.
166.	Albion		* First National Bank of,	Orleans	Roswell S. Burrows	A. Stewart	100,000	1,000,000	Central Nat. B.
1509.	"		Orleans County Nat. B. of,	"	Elizur Hart	Joseph M. Cornell	100,000	500,000	Metropol'n N. B.
1335.	Amsterdam		Farmers' National Bank of,	Montgomery	Isaac Jackson	David D. Cassidy	200,000	500,000	N. B. State N. Y.
1307.	"		First National Bank of,	"	John McDonnell	Charles De Wolfe	125,000	500,000	.....
706.	Amenia		First National Bank of,	Dutchess	Thomas L. Harris	James A. Requa	100,000	500,000	American N. B.
302.	Andes		First National Bank of,	Delaware	Duncan Ballantine	James F. Scott	60,000	300,000	.....
564.	Angelica		First National Bank of,	Allegany	Alfred Lockhart	Jonathan E. Robinson.	100,000	200,000	Central Nat. B.
199.	Attica		First National Bank of,	Wyoming		*Receiver appointed*	50,000	100,000	.....
231.	Auburn		* First National Bank of,	Cayuga	Elmore P. Ross	Charles N. Ross	100,000	1,000,000	First Nat. Bank.
1285.	"		Auburn City National Bank.	"	Augustus Howland	Charles G. Briggs	200,000	500,000	Mercantile N. B.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
1345.	Auburn	Cayuga Co. National B. of,	Cayuga	Nelson Beardsley	Josiah N. Starin	$250,000	$500,000	Metropol'n N. B.
1350.	"	National Bank of,	"	James S. Seymour	Corydon H. Merriman.	200,000	500,000	Am. Exch. N. B.
1351.	"	National Exchange Bank of,	"	William C. Beardsley	John Y. Bostwick	200,000	500,000	Nat. Park Bank.
412.	Aurora	First National Bank of,	"	Henry Wells	Tallmadge Delafield	100,000	200,000	Fourth Nat. B.
292.	Baldwinsville	First National Bank of,	Onondaga	James Frazee	Irvin Williams	140,000	200,000	Central Nat. B.
954.	Ballston Spa	First National Bank of,	Saratoga	Hiro Jones	John D. Bancroft	100,000	250,000	" "
1253.	"	Ballston Spa National Bank	"	John W. Thompson	John J. Lee	100,000	250,000	.....
340.	Batavia	* First National Bank of,	Genesee	Reuben H. Farnham	Daniel E. Waite	100,000	500,000	Fourth Nat. B.
1074.	"	National Bank of Genesee	"	Haydon N. Howard	Augustus N. Cowdin	114,400	500,000	Central Nat. B.
165.	Bath	* First National Bank of,	Steuben	Constant Cook	Henry H. Cook	100,000	300,000	N. B. N. Amer.
202.	Binghamton	* First National Bank of,	Broome	Abel Bennett	George Pratt	200,000	500,000	First Nat. Bank.
1189.	"	City National Bank of,	"	Ammi Doubleday	William R. Osborn	200,000	500,000	Metropol'n N. B.
1514.	"	Nat. Broome County B. of,	"	Cyrus Strong	Tracy R. Morgan	100,000	500,000	" "
382.	Brockport	First National Bank of,	Monroe	Luther Gordon	A. Washburn	50,000	300,000	First Nat. Bank.
658.	Brooklyn	* Nassau National Bank of,	Kings	Crawford C. Smith	Edgar T. Jones	300,000	1,000,000	N. B. Commerce.
923.	"	First Nat. B. of the City of,	"	Nicholas Wyckoff	J. G. Jenkins	500,000	1,000,000	N. Tradesm's B.
1205.	"	Farmers & Citizens' N. B. of,	"	Oren M. Beach	Henry W. Redfield	300,000	2,000,000	Nat. Park Bank.
1491.	"	Atlantic National Bank of,	"	William C. Rushmore	O. M. Denton	500,000	1,000,000	.....
1543.	"	* National City Bank of,	"	John J. Studwell	Henry J. Foster	300,000	6,000,000	B.N.Y. N.B.Ass.
235.	Buffalo	* First National Bank of,	Erie	L. K. Plimpton	Charles T. Coit	100,000	1,000,000	Fourth Nat. B.
453.	"	* Farm. & Mech. Nat. B. of,	"	Elbridge G. Spaulding	Hiram G. Nolton	200,000	500,000	Ninth Nat. B.
850.	"	Third National Bank of,	"	Abel T. Blackmar	Elisha T. Smith	250,000	1,000,000	Fourth Nat. B.
353.	Candor	First National Bank of,	Tioga	E. A. Booth	J. Thompson	50,000	100,000	Ninth Nat. B.
1122.	Canajoharie	Canajoharie National Bank	Montgomery	John C. Smith	A. G. Richmond	125,000	500,000	Third Nat. B.
1257.	"	National Spraker Bank of,	"	James Spraker	Charles H. McKinstry.	100,000	500,000	N. B. N. Amer.
259.	Canandaigua	* First National Bank of,	Ontario	George Cook	Merrick D. Munger	75,000	500,000	Central Nat. B.
1525.	Canastota	Canastota National Bank	Madison	Daniel Crouse	David H. Rasbach	110,000	500,000	Nat. Park Bank.
976.	Carmel	Putnam County National B.	Putnam	G. Mortimer Belden	George Ludington	100,000	250,000	Central Nat. B.
1198.	Catskill	Tanners' National Bank of,	Greene	S. Sherwood Day	Frederick Hill	150,000	300,000	Union Nat. B.
1294.	"	Catskill National Bank	"	Rufus H. King	W. H. Van Orden	149,991	300,000	Commonwealth.
842.	Castleton	National Bank of Castleton	Rensselaer	Joel D. Smith	Edwin H. Griffith	100,000	300,000	First Nat. Bank.
1271.	Cazenovia	National Bank of Cazenovia	Madison	Benjamin F. Jervis	Everett S. Card	150,000	500,000	Metropol'n N. B.
1136.	Cherry Valley	National Central Bank of,	Otsego	Horatio J. Olcott	William H. Baldwin	200,000	300,000	" "
1049.	Chester	Chester National Bank	Orange	James Burt	John T. Johnson	125,500	300,000	" "
316.	Champlain	First National Bank of,	Clinton	George V. Hoyle	George E. Dunning	100,000	300,000	Central Nat. B.
179.	Chittenango	* First National Bank of,	Madison	Robert Stewart	Benjamin Jenkins	150,000	250,000	First Nat. Bank.
304.	Clyde	First National Bank of,	Wayne	Cornelius Miller	William H. Miller	50,000	.....	Ninth Nat. B.
461.	Cobleskill	First National Bank of,	Schoharie	Charles Courter	Stanton Courter	200,000	200,000	Central Nat. B.
1347.	Cohoes	National Bank of Cohoes	Albany	Egbert Egberts	Murray Hubbard	100,000	500,000	.....
223.	Cooperstown	* Second National Bank of,	Otsego	Jedediah P. Sill	Dorr Russell	300,000	500,000	Central Nat. B.

280.	"	* First National Bank of,	"	Calvin Graves	Charles W. Smith	200,000	500,000	First Nat. Bank.
420.	"	Worthington National B. of,	"	John R. Worthington	John Worthington	50,000	200,000	Fourth Nat. B.
226.	Cortland	* First National Bank of,	Cortland	Thomas Keator	Edwin P. Slafter	125,000	400,000	First Nat. Bank.
1398.	Coxsackie	National Bank of,	Greene	Wm. V. B. Hermance	Sidney A. Dwight	112,000	150,000	Metropolitan B.
1143.	Cuba	Cuba National Bank	Allegany	Calvin T. Chamberlain	Joel W. Rowley	100,000	500,000	Metropol'n N. B.
75.	Dansville	First National Bank of,	Livingston	James Faulkner	Barnabas S. Chapin	50,000	200,000	Park Nat. Bank.
94.	Delhi	First National Bank of,	Delaware	James H. Graham	George E. Marvine	100,000	500,000	Central Nat. B.
1323.	"	Delaware National Bank of,	"	Charles Marvine	Walter H. Griswold	150,000	500,000	" "
470.	Deposit	Deposit National Bank	"	Charles Knapp	James Henry Knapp	125,000	300,000	Ninth Nat. B.
822.	Dover Plains	Dover Plains National Bank	Dutchess	David L. Belding	Andrew J. Ketcham	100,000	500,000	N. Broadway B.
45.	Ellenville	* First National Bank of,	Ulster	Gilbert Du Bois	Nathan Le Fevre	120,000	250,000	Ninth Nat. B.
130.	Elmira	* First National Bank of,	Chemung	Sam'l R. Van Campen	Platt V. Bryan	250,000	500,000	Am. Exch. N. B.
149.	"	* Second National Bank of,	"	H. M. Partridge	William F. Corey	200,000	500,000	Central Nat. B.
811.	"	Chemung Canal Nat. B. of,	"	John Arnot	John Arnot, Jr.	100,000	300,000	Mercantile N. B.
1391.	"	National Bank of Chemung	"	Tracy Beadle	H. W. Beadle	100,000	200,000	Metropolitan B.
1110.	Fayetteville	National Bank of,	Onondaga	Hervey Edwards	Hiram Eaton	115,400	300,000	Fourth N. B.
971.	Fishkill	National Bank of Fishkill	Dutchess	Samuel A. Hayt	Jas. E. Van Steenbergh	200,000	500,000	N. Broadway B.
35.	Fishkill Land'g	* First National Bank of,	"	Walter Brett	William C. Oakley	100,000	150,000	.....
1212.	Fonda	Nat. Mohawk River Bank	Montgomery	Daniel Spraker	Earl S. Gillett	100,000	500,000	Nat. B. N. Amer.
1218.	Fort Edward	National B. of Fort Edward	Washington	F. D. Hodgman	Asahel Wing	200,000	500,000	Ninth Nat. B.
1348.	"	Farmers' National Bank of,	"	George Harvey	George Clements	170,000	500,000	Met. Nat. B.
467.	Fort Plain	National Fort Plain Bank	Montgomery	William A. Haslett	Joseph S. Shearer	200,000	500,000	Central Nat. B.
282.	Franklin	First National Bank	Delaware	Amos Douglas	Charles Noble	100,000	200,000	First Nat. Bank.
841.	Fredonia	Fredonia National Bank	Chautauqua	Orson Stiles	Stephen M. Clement	50,000	100,000	Nat. Park Bank.
265.	Friendship	First National Bank of,	Allegany	George W. Robinson	Abijah J. Wellman	100,000	200,000	Ninth Nat. B.
968.	Fulton	First National Bank of,	Oswego	John J. Wolcott	De Witt Gardner	115,000	300,000	Mercantile N. B.
1178.	"	Citizens' National Bank of,	"	Samuel F. Case	Samuel G. Hart	166,100	300,000	Ninth Nat. B.
167.	Geneva	First National Bank of,	Ontario	A. L. Chew	Thomas Raines	50,000	250,000	" "
949.	"	Geneva National Bank	"	Samuel H. Ver Planck	Samuel Southworth	200,000	500,000	First Nat. Bank.
886.	Geneseo	Genesee Valley Nat. B. of,	Livingston	Daniel H. Fitzhugh	James S. Orton	150,000	250,000	Ninth Nat. B.
980.	Glen's Falls	* First National Bank of,	Warren	Augustus Sherman	Emmet T. Johnson	136,400	500,000	Metropol'n N. B.
1293.	"	Glen's Falls National Bank	"	Benjamin P. Burhans	William A. Wait	112,000	500,000	Fourth N. B.
1474.	Gloversville	* Nat. Fulton County B. of,	Fulton	Henry Churchill	John McLaren	150,000	500,000	Metropolitan B.
1399.	Goshen	Nat. B. of Orange County	Orange	Ambrose S. Murray	Charles J. Everett	110,000	300,000	.....
1408.	"	Goshen National Bank	"	William Murray	William M. Murray	110,000	300,000	Ocean Nat. B.
1266.	Greenwich	Washington County Nat. B.	Washington	Leroy Mowry	Edwin Andrews	200,000	300,000	Ninth Nat. B.
834.	Greenport	First National Bank	Suffolk	Grosvenor S. Adams	Barclay P. Adams	75,000	200,000	First Nat. Bank.
1083.	Groton	First National Bank	Tompkins	Charles Perrigo	Dexter H. Marsh	100,000	200,000	" "
1334.	Hamilton	National Hamilton Bank	Madison	Adon Smith	D. B. West	110,000	500,000	Am. Exch. N. B.
801.	Havana	* First National Bank of,	Schuyler	Charles Cook	Theodore L. Minier	50,000	500,000	Central. Nat. B.
343.	"	Second National Bank of,	"	Abraham Lawrence	Frank Van Campen	55,000	100,000	Fourth N. B.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
193.	Hobart	First National Bank of,	Delaware	Frederick W. Foote	John M. Olmstead	$ 50,000	$ 200,000	Central Nat. B.
262.	Hornellsville	First National Bank of,	Steuben	Martin Adsit	Charles Adsit	50,000	200,000	Fourth Nat. B.
396.	Hudson	* First National Bank of,	Columbia	Josiah W. Fairfield	Joseph Hasbrouck	200,000	500,000	Ninth Nat. B.
990.	"	Farmers' National Bank of,	"	Samuel Bachman	Isaac H. Vrooman	300,000	500,000	Nat. Park Bank.
1091.	"	Nat. Hudson River B. of,	"	Stephen A. Dubois	Aaron B. Scott	250,000	500,000	Leather M. N. B.
222.	Ithaca	First National Bank of,	Tompkins	Ebenezer T. Turner	Henry B. Lord	200,000	500,000	Fourth Nat. B.
729.	"	Merch. & Farmers' N. B. of,	"	Josiah B. Williams	Charles E. Hardy	50,000	500,000	Mercantile N. B.
1561.	"	Tompkins County N. B. of,	"	Amos Dana		250,000	500,000	.....
548.	Jamestown	* First National Bank of,	Chautauqua	Alonzo Kent	J. E. Mayhew	100,000	250,000	Metrop. Nat. B.
938.	"	Second National Bank of,	"	Thomas D. Hammond	George W. Tew, Jr.	100,000	300,000	Fourth Nat. B.
1563.	"	Chautauqua Co. Nat. B. of,	"	Samuel Barrett	Robert Newland	100,000	300,000	Metropol'n N. B.
929.	Kinderhook	National Union Bank of,	Columbia	William H. Tobey	William H. Rainey	200,000	500,000	Lea. Man. N. B.
1026.	"	National B. of Kinderhook	"	William R. Mesick	Franklin G. Guion	250,000	500,000	Nat. Park Bank.
451.	Kingston	* First National Bank of,	Ulster	Jona. H. Hasbrouck	James E. Ostrander	200,000	500,000	Fourth Nat. B.
955.	"	State of N. Y. Nat. B. of,	"	Henry Brodhead, Jr.	Henry H. Reynolds	125,000	500,000	Metropol'n N. B.
1050.	"	Nat. Ulster County B. of,	"	Cornelius Bruyn	Charles D. Bruyn	150,000	500,000	Merch. Ex. N. B.
1149.	"	Kingston National Bank	"	Jacob P. Osterhondt	Corn. H. Van Gaasbeck	150,000	500,000	Metropol'n N. B.
1426.	Lansingburg	National Bank of,	Rensselaer	Frederick B. Leonard	Alexander Walsh	150,000	300,000	Nat. Park Bank.
1534.	"	National Exchange Bank of,	"	John S. Fake	Henry W. Mosher	100,000	500,000	" "
217.	Leonardsville	First National Bank of,	Madison	Dennis Hardin	John O. Wheeler	50,000	150,000	Ninth Nat. B.
937.	Le Roy	First National Bank of,	Genesee	Miles P. Lampson	Benjamin F. Ballard	150,000	500,000	Central Nat. B.
1344.	Little Falls	Herkimer County Nat. B. of,	Herkimer	Henry P. Alexander	Albert G. Story	200,000	500,000	Metropol'n N. B.
211.	Lockport	* First National Bank of,	Niagara	George W. Bowen	H. W. Helmer	200,000	1,000,000	Central Nat. B.
639.	"	Niagara County Nat. B. of,	"	Thomas T. Flagler	James R. Compton	150,000	300,000	Metropol'n N. B.
1039.	"	National Exchange Bank of,	"	Abel Minard	Dayton A. Minard	150,000	300,000	" "
848.	Lowville	First National Bank of,	Lewis	Hezekiah Dickerman	William McCulloch	50,000	100,000	Nat. Park Bank.
1027.	Lyons	Lyons National Bank	Wayne	De Witt Parshall	De Witt Parshall, Jr.	100,000	500,000	N. B. State N. Y.
598.	Malone	Farmers' National Bank of,	Franklin	Edwin L. Meigs	Henry S. House	100,000	200,000	Ninth Nat. B.
914.	"	* National Bank of Malone	"	Samuel C. Weed	George Hawkins	150,000	300,000	Metropol'n N. B.
229.	Medina	First National Bank of,	Orleans	Botsford Fairman	Henry A. Fairman	50,000	500,000	Ninth Nat. B.
523.	Middletown	* First National Bank of,	Orange	William Evans, Jr.	Daniel Corwin	100,000	200,000	Third Nat. B.
1276.	"	* Middletown National B.	"	James B. Hulse	Thomas King	200,000	500,000	Nat. Park Bank.
1473.	"	Wallkill National Bank of,	"	William M. Graham	Charles H. Horton	175,000	500,000	" "
1130.	Mohawk	* National Mohawk Valley B.	Herkimer	Dean Burgess	R. H. Pomeroy	150,000	500,000	Metropol'n N. B.
1503.	Monticello	National Union Bank of,	Sullivan	A. C. Niven	Israel P. Tremain	150,000	300,000	N. B. Republic.
99.	Moravia	First National Bank of	Cayuga	Hector H. Tuthill	Leander Fitts	80,000	100,000	First Nat. Bank.
245.	Morrisville	* First National Bank of	Madison	Daniel Stewart	Lorenzo D. Dana	100,000	200,000	" "
1416.	Mt. Morris	Genesee River Nat. B. of,	Livingston	Hiram P. Mills	Hurlbut E. Brown	100,000	200,000	Metropol'n N. B.
849.	Newark	First National Bank of,	Wayne	Fletcher Williams	Eliab T. Grant, Jr.	50,000	100,000	First Nat. Bank.
151.	New Berlin	First National Bank of,	Chenango	Tracy S. Knap	John T. White	60,000	150,000	Fourth Nat. B.

1186.	New Paltz	Huguenot National Bank of,	Ulster	Roelif Eltinge	Edmund Eltinge	125,000	300,000	Metropol'n N. B.
468.	Newburgh	* National Bank of Newburg	Orange	George W. Kerr	John J. S. McCroskery	800,000	2,000,000	Central Nat. B.
1106.	"	Highland National Bank of,	"	George Cornwell	Alfred Post	450,000	1,000,000	Nassau Bank.
1213.	"	Quassaick National Bank of,	"	Odell S. Hathaway	Jonathan N. Weed	300,000	500,000	Nat. Park Bank.
1275.	N. White Creek	Cambridge Valley Nat. B. of,	Washington	Oren Kellogg	James Thompson	172,500	250,000	First Nat. Bank.
1354.	Norwich	National Bank of Norwich	Chenango	James H. Smith	Warren Newton	125,000	500,000	Metropol'n N. B.
1286.	Nyack	Rockland County Nat. B	Rockland	Isaac P. Smith	Anthony D. Morford	100,000	500,000	Merch. Exch. B.
519.	Oneida	First National Bank of,	Madison	Horace Devereux	Virgil Bull	125,000	500,000	Ninth Nat. B.
1090.	"	Oneida Valley Nat. B. of,	"	Niles Higinbotham	Theodore F. Hand	105,000	500,000	Am. Exch. N. B.
255.	Oswego	* First National Bank of,	Oswego	Thomas S. Mott	J. D. W. Case	200,000	500,000	Central Nat. B.
296.	"	Second National Bank of,	"	Leonard Ames	Marshall B. Clarke	120,000	500,000	Imp. & Tra. N.B.
821.	"	National Marine Bank of,	"	Elias Root	John R. Noyes	200,000	1,000,000	Nat. Park Bank.
1355.	"	Lake Ontario National B. of,	"	James Platt	Daniel G. Fort	325,000	2,000,000	N. B. Commerce.
862.	Owego	Tioga National Bank of,	Tioga	Thomas C. Platt	Frederick E. Platt	100,000	500,000	Fourth Nat. B.
1019.	"	First National Bank of,	"	Lyman Truman	John B. Brush	100,000	300,000	Metropol'n N. B.
1311.	"	National Union Bank of,	"	John J. Taylor	Charles Platt	100,000	500,000	Imp.& Tra. N. B.
273.	Oxford	First National Bank of,	Chenango	James W. Clarke	Henry L. Miller	150,900	300,000	Central Nat. B.
295.	Palmyra	* First National Bank of,	Wayne	George W. Cuyler	Pliny T. Sexton	100,000	1,000,000	Ninth Nat. B.
1269.	Pawling	National Bank of Pawling	Dutchess	Albert J. Akin	J. W. Bowdish	175,000	500,000	Lea. Man. N. B.
1222.	Peekskill	Westchester County N. B. of,	Westchester	Charles A. G. Depew	Dorin F. Clapp	200,000	500,000	Nat. B. N. Amer.
169.	Penn Yan	First National Bank of,	Yates			50,000	100,000	*Closed.*
266.	Plattsburgh	First National Bank of,	Clinton	Zephaniah C. Platt	M. D. Myers	100,000	500,000	Tenth Nat. B.
221.	"	Second National Bank of,	"	Samuel F. Vilas	Benjamin D. Clapp	100,000	500,000	Central Nat. B.
981.	Pine Plains	Stissing National Bank of,	Dutchess	William S. Eno	Reuben Bostwick	90,000	180,000	Metropol'n N. B.
402.	Port Chester	First National Bank of,	Westchester	Ellwood Burdsall	Mortimer M. Todd	100,000	300,000	Ninth Nat. B.
1363.	Port Jervis	National Bank of Port Jervis	Orange	Henry H. Farnum	Augustus P. Thompson	130,000	300,000	Nat. Hanover B.
868.	Potsdam	* National Bank of Potsdam	St. Lawrence	Bloomfield Usher	Luke Usher	50,000	300,000	Nat. B. N. Amer.
466.	Poughkeepsie	* First National Bank of,	Dutchess	Cornelius Du Bois	Zebulon Rudd	125,000	500,000	Ninth Nat. B.
659.	"	* Fallkill National Bank of,	"	George Innis	John F. Hull	400,000	500,000	Third N. Bank.
1305.	"	City National Bational B. of,	"	Joseph F. Barnard	Albert H. Champlin	200,000	600,000	N. Mec. B'g Ass.
1306.	"	Poughkeepsie National Bank.	"	Thomas L. Davies	Reuben North	250,000	500,000	Mercantile N. B.
1312.	"	Farmers & Manuf. N. B. of,	"	William A. Davies	Frederick W. Davis	400,000	600,000	Phenix Nat. B.
1380.	"	Merchants' National Bank of,	"	James Emott	Joseph C. Harris	150,000	250,000	N. B. Com'w'th.
1496.	Pulaski	Pulaski National Bank	Oswego	Charles A. Clark	James A. Clark	50,000	100,000	.....
752.	Red Hook	First National Bank of,	"	William Chamberlain	John S. Crouse	150,000	300,000	Fourth Nat. B.
527.	Rochester	* First National Bank of,	Monroe	Ezra M. Parsons	Charles E. Upton	200,000	500,000	Am. Exch. N. B.
1072.	"	Farmers & Mechan. N. B. of,	"	Jacob Gould	William R. Seward	100,000	1,000,000	N. B. State N. Y.
1104.	"	* Traders' National Bank of,	"	Simon L. Brewster	Elon C. Galusha	250,000	500,000	Metropol'n N. B.
1282.	"	National Union Bank of,	"	Aaron Erickson	George E. Jennings	400,000	1,000,000	N. Park B.
1362.	"	Flour City National B. of,	"	Francis Gorton	John H. Rochester	300,000	1,000,000	Metropol'n N. B.
1397.	"	Clarke National Bank of,	"	L. Ward Clarke	T. Weed Whittlesey	200,000	1,000,000	" "

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
1157.	Rhinebeck	First National Bank	Dutchess	Henry De Lamater	William M. Sayre	$175,000	$300,000	Nat. Park Bank.
1376.	Rome	Central National Bank	Oneida	Isaac T. Miner	Zaccheus Hill	97,560	2,000,000	Metropol'n N. B.
1410.	"	Fort Stanwix National Bank	"	David Utley	Samuel Wardwell	150,000	500,000	.....
1414.	"	First National Bank of,	"	Edward Huntington	Francis H. Thomas	100,000	500,000	.....
34.	Rondout	* First National Bank	Ulster	Thomas Cornell	Charles Bray	300,000	500,000	Fourth Nat. B.
1120.	"	National Bank of Rondout	"	Jansen Hasbrouck	Edgar B. Newkirk	200,000	1,000,000	Am. Exch. N. B.
1127.	Salem	National Bank of Salem	Washington	C. L. Allen	B. F. Bancroft	150,000	300,000	Metropol'n N. B.
189.	Sandy Hill	* First National Bank	"	Nelson W. Wait	John K. Pixley	75,000	200,000	Tenth Nat. B.
893.	Saratoga Spr'gs	First National Bank of,	Saratoga	Samuel Freeman	John S. Leake	100,000	500,000	Ninth Nat. B.
1227.	"	Commercial National Bank	"	Charles S. Lester	Robert P. Gardner	100,000	250,000	First Nat. Bank.
1040.	Saugerties	First National Bank	Ulster	John Kiersted	Benjamin M. Freligh	150,000	500,000	Nat. Park Bank.
1208.	"	Saugerties National Bank	"	William F. Russell	John Hopkins	125,000	300,000	" "
102.	Seneca Falls	* First National Bank	Seneca	Erastus Partridge	Delancy E. Partridge	60,000	500,000	Ninth Nat. B.
1240.	"	National Exchange Bank of,	"	Justus B. Johnson	Charles A. Parsons	100,000	300,000	" "
1226.	Schenectady	Mohawk National Bank	Schenectady	George G. Maxon	Charles Thompson	100,000	500,000	Nat. Park Bank.
1510.	Schoharie	Schoharie County Nat. B. of,	Schoharie	Charles Goodyear	Willis Van Wagenin	100,000	200,000	.....
1298.	Schuylerville	National B. of Schuylerville	Saratoga	William Wilcox	George F. Watson	100,000	300,000	Ninth Nat. B.
1166.	Sherburne	Sherburne National Bank	Chenango	Joshua Pratt	Henry T. Dunham	100,000	250,000	" "
471.	Sing Sing	* First National Bank	Westchester	Charles F. Maurice	Isaac B. Noxon	100,000	200,000	Central Nat. B.
303.	Skaneateles	* First National Bank	Onondaga	Charles Pardee	Henry J. Hubbard	150,000	500,000	Nat. Park B.
830.	South East	Croton River National Bank	Putnam	Thomas Drew	Francis E. Foster	200,000	500,000	" "
1304.	Somers	Farmers & Drovers' Nat. B.	Westchester	William Bailey	Henry M. Bissell	111,150	200,000	Merc. Exc. N. B.
103.	S. Worcester	* First National Bank of,	Otsego	Abraham Becker	Volney D. Becker	175,000	200,000	Ninth Nat. B.
375.	St. Johnsville	First National Bank of,	Montgomery	De Witt C. Cox	Andrew Zimmerman	75,000	75,000	Central Nat. B.
6.	Syracuse	* First National Bank of,	Onondaga	Edward B. Judson	George B. Leonard	250,000	1,000,000	Fourth Nat. B.
140.	"	* Second National Bank of,	"	B. W. Baum	William W. Teall	100,000	1,000,000	Ninth Nat. Bank.
159.	"	* Third National Bank of,	"	James Munroe	Francis H. Williams	300,000	400,000	First Nat. Bank.
1287.	"	Salt Springs National B. of,	"	Alfred A. Howlett	Thomas J. Leach	200,000	1,000,000	Metropol'n N. B.
1341.	"	Syracuse National Bank	"	Hamilton White	Orrin Ballard	200,000	1,000,000	Nat. Park Bank.
1342.	"	Merchants' National B. of,	"	Jefferson Freeman	Edwin R. Plumb	180,000	500,000	N. B. No. Amer.
1401.	"	Mechanics' National B. of,	"	Edward P. Wicks	Thomas B. Fitch	140,000	500,000	Continental N.B.
1569.	"	Fourth National Bank of,	"	Nathan F. Graves	Rasselas A. Bonta	105,500	500,000	N. B. Commonw.
364.	Tarrytown	First National Bank of,	Westchester	George Merritt	John H. Rosenquest	50,000	100,000	Mercantile N. B.
163.	Troy	* First National Bank of,	Rensselaer	Thomas Coleman	RichardsonH.Thurman	300,000	500,000	Fourth Nat. B.
621.	"	National Exchange Bank of,	"	Hiram Miller	Shepard Tappen	100,000	500,000	N. Broadway B.
640.	"	* Troy City National Bank	"	John A. Griswold	George F. Sims	500,000	1,000,000	Central Nat. B.
721.	"	Manufacturers' Nat. B. of,	"	Thomas Symonds	Chas. M. Wellington	150,000	500,000	Ninth Nat. B.
904.	"	Merchants & Mechan. N. B.	"	D. Thomas Vail	Francis Sims	300,000	1,000,000	Metropol'n N. B.
940.	"	United National Bank of,	"	E. Thompson Gale	Tracy Taylor	300,000	500,000	" "

963.	"	Union National Bank of,	"	L. A. Battershall	Pliny M. Corbin	300,000	500,000	N. Broadway B.
991.	"	National State Bank of,	"	Alfred Wotkyns	Willard Gay	250,000	1,000,000	Nat. Park Bank.
992.	"	Mutual National Bank of,	"	John P. Albertson	George A. Stone	234,500	500,000	" "
1012.	"	Central National Bank of,	"	J. L. Van Schoonhoven	John B. Kellogg	300,000	1,000,000	Imp. &Tr. N. B.
1463.	Unadilla	National Unadilla Bank	Otsego	Arnold B. Watson	Clark J. Hayes	150,000	250,000	.....
342.	Union Springs	First National Bank	Cayuga	John C. Yawger	Albert Beardsley	100,000	200,000	Tenth Nat. B.
185.	Utica	* Second National Bank of,	Oneida	Theodore S. Faxton	George R. Thomas	300,000	1,000,000	Fourth Nat. B.
1308.	"	City National Bank of,	"	Jared E. Warner	Charles S. Wilson	200,000	500,000	Nat. Park Bank.
1392.	"	Oneida National Bank of,	"	James Sayre	Robert S. Williams	400,000	1,200,000	N. B. State N. Y.
1395.	"	First National Bank of,	"	Benj. N. Huntingdon	Publius V. Rogers	600,000	1,200,000	Metropl'n N. B.
1264.	Vernon	National Bank of Vernon	"	Josiah Case	Everett Case	100,000	500,000	Atlantic Nat. B.
737.	Warsaw	* Wyoming County Nat. B	Wyoming	Joshua H. Darling	Henry B. Jenks	100,000	200,000	Metropol'n N. B.
314.	Warwick	* First National Bank of,	Orange	John L. Welling	Gabriel S. Holbert	99,700	250,000	Central Nat. B.
1229.	Waterford	Saratoga County National B.	Saratoga	John Cramer	William T. Seymour	150,000	500,000	Merchants' N. B.
368.	Waterloo	First National Bank of,	Seneca	Thomas Fitzinger	Myndert D. Mercer	50,000	500,000	Metropol'n N. B.
73.	Watertown	* First National Bank of,	Jefferson	Lovland Paddock	Oscar Paddock	50,000	500,000	Fourth Nat. B.
671.	"	Second National Bank of,	"	Edwin L. Paddock		100,000	500,000	First Nat. Bank.
1490.	"	Jefferson County Nat. B. of,	"	Tallcott H. Camp	Orville V. Brainard	148,800	500,000	Metropol'n N. B.
1507.	"	National Union Bank of,	"	Merrill Coburn	Samuel P. Upham	147,440	500,000	Am. Exch. N. B.
1508.	"	National B. and Loan Co. of,	"	George H. Sherman	Charles A. Sherman	75,000	500,000	Nat. Park Bank.
1361.	Waterville	National Bank of Waterville.	Oneida	Daniel B. Goodwin	William B. Goodwin	150,000	500,000	Nassau Bank.
360.	Watkins	First National Bank of,	Schuyler	George G. Freer	H. M. Hilleman	50,000	100,000	Ninth Nat. B.
456.	"	Second National Bank of,	"	Daniel Howard	Bradford C. Hurd	75,000	200,000	" "
297.	Waverly	First National Bank of,	Tioga	Richard D. Van Duzer	Howard Elmer	50,000	100,000	" "
1192.	"	Waverly National Bank	"	G. W. Buck	H. T. Herrick	106,100	500,000	Imp. & Traders.
504.	Westfield	* First National Bank	Chautauqua	Francis B. Brewer	Levi A. Skinner	100,000	200,000	Ninth Nat. B.
1265.	West Troy	National Bank of West Troy.	Albany	Joseph M. Haswell	George B. Wilson	250,000	500,000	Nat. Park Bank.
801.	West Winfield	First National Bank of,	Herkimer	David R. Carrier	James P. Lee	100,000	500,000	Metropol'n N. B.
285.	Whitehall	First National Bank of,	Washington	Alfred H. Griswold	William M. Keith	50,000	150,000	Ninth Nat. B.
1160.	"	Old National B. of Whitehall.	"	Dennis Jones	Edward W. Parker	100,000	500,000	Metropol'n N. B.
1458.	Whitestown	National Bank of,	Oneida	Daniel G. Thomas	Israel J. Gray	120,000	500,000	" "
653.	Yonkers	* First National Bank of,	Westchester	John Olmstead	Egbert Howland	150,000	500,000	Nat. Park Bank.

New Jersey.

1096.	Belvidere	Belvidere National Bank	Warren	John J. Blair	Israel Harris	500,000	1,000,000	Nat. Park Bank.
1346.	Bridgeton	Cumberland National B. of,	Cumberland	Charles E. Elmer	William G. Nixon	150,000	300,000	F.&M.N.B.Pha.
1222.	Burlington	Mechanics' National B. of,	Burlington	John C. Deacon	James Sterling	100,000	250,000	Merch. Ex. N. B.
431.	Camden	* First National Bank of,	Camden	Jonas Livermore	James H. Stevens	200,000	.....	Fourth Nat. B.
1209.	"	National State Bank of,	"	John Gill	Jesse Townsend	260,000	520,000	N.Y. Nat. B. Ass.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
1114.	Clinton	Clinton National Bank	Hunterdon	Robert Foster	N. W. Voorhees	$100,000	$250,000	Am. Ex. N. B.
1221.	Deckertown	Farmers' National Bank of,	Sussex	Jonathan Whitaker	John A. Whitaker	100,000	200,000	Merchants Ex. B.
487.	Elizabeth	* First National Bank of,	Union	Amos Clark, Jr.	William P. Thompson.	200,000	500,000	Ninth Nat. B.
1436.	"	National State Bank of,	"	Keene Pruden	Archibald S. Woodruff.	400,000	1,000,000	Nat. Park Bank.
892.	Flemington	Hunterdon County N. B. of,	Hunterdon	Charles Bartles	Clarkson C. Dunham..	200,000	400,000	N. B. Com'w'lt'h.
452.	Freehold	First National Bank of,	Monmouth	Jacob B. Rue	Isaac B. Edwards	100,000	.....	Fourth Nat. B.
951.	"	Freehold National Bank'g Co.	"	William Statesir	William H. Howell	150,000	250,000	Nat. Park Bank.
1459.	Frenchtown	Union National Bank of,	Hunterdon	Henry Lott	Newberry D. Williams	113,350	500,000	Hanover Nat. B.
1259.	Hackettstown	Hackettstown National Bank.	Warren	Peter Smith	George Roe	150,000	300,000	Am. Ex. Nat. B.
1444.	Hoboken	First National Bank of,	Hudson	Benjamin S. Taylor	William G. Shepherd..	110,000	500,000	Ocean Nat. B.
288.	Jamesburg	First National Bank of,	Middlesex	Isaac S. Buckelew	Benjamin Snyder	75,000	100,000	Ninth Nat. B.
374.	Jersey City	* First National Bank of,	Hudson	John S. Fox	Michael Sandford	200,000	.....	First Nat. Bank.
695.	"	* Second National Bank of,	"	Blakeley Wilson	William Hogencamp	250,000	500,000	Tenth Nat. B.
1182.	"	Hudson County Nat. B. of,	"	John Armstrong	Aug. A. Hardenbergh.	250,000	500,000	Mer. Exch. N. B.
1272.	Lambertville	Lambertville National Bank.	Hunterdon	James D. Stryker	Martin L. Reese	100,000	300,000	First N. B., Phil.
1191.	Medford	Burlington County N. B. of,	Burlington	James S. Hulme	Jonathan Oliphant	100,000	200,000	Nat. Park Bank.
1270.	Millville	Millville National Bank	Cumberland	Nathaniel Stratton	Lewis Mulford	100,000	200,000	Phil. N. B.
1113.	Morristown	National Iron Bank of,	Morris	Sherman Brodwell	Daniel D. Craig	100,000	500,000	N. Y. Nat. E. B.
1188.	"	* First National Bank of,	"	Theodore Little	J. Van Doren	100,000	300,000	Imp. & Traders.
1168.	Mt. Holly	Farmers' National Bank of,	Burlington	John Black	William H. Pancoast..	200,000	400,000	Bank of America.
1356.	"	Mt. Holly National Bank	"	Moses Wills	Thomas D. Armstrong.	100,000	300,000	Ninth Nat. B.
52.	Newark	* First National Bank of,	Essex	James L. Dickerson	Stephen S. Burnet	250,000	500,000	" "
367.	"	* Second National Bank of,	"	Cornelius Walsh	James D. Orton	300,000	500,000	Nat. Park Bank.
1217.	"	Essex County National B. of,	"	Joseph Ward	Charles S. Graham	300,000	1,000,000	Nat. City Bank.
1220.	"	City National Bank of,	"	Sam'l H. Pennington	Albert Baldwin	350,000	500,000	Nat. Park Bank.
1251.	"	Mechanics' National B. of,	"	Joseph A. Halsey	Oscar L. Baldwin	500,000	1,000,000	N. Mechanics' B.
1316.	"	National Newark Bank'g Co.	"	James B. Pinneo	Charles G. Rockwood.	500,000	1,000,000	Merchants' N. B.
1452.	"	National State Bank of,	"	Charles S. Macknet	Isaac Gaston	600,000	1,000,000	N. B. Commerce.
208.	New Brunswick.	First National Bank of,	Middlesex	Ira C. Voorhees	Israel H. Hutchings	100,000	500,000	Tenth Nat. B.
587.	"	National Bank of New Jersey.	"	John B. Hill	Charles S. Hill	250,000	500,000	Ninth Nat. B.
876.	Newton	Merchants' National B. of,	Sussex	Robert Hamilton	Jacob L. Swayze	100,000	250,000	Merch. Ex. N. B.
925.	"	Sussex National Bank of,	"	David Thompson	Samuel D. Morford	200,000	300,000	" "
1317.	Orange	Orange National Bank	Essex	Charles A. Lighthipe.	William H. Vermilye.	200,000	500,000	Ninth Nat. B.
329.	Paterson	* First National Bank of,	Passaic	John J. Brown	E. Theodore Bell	250,000	500,000	Nat. Park Bank.
810.	"	Passaic County Nat. B. of,	"	George M. Stimson	James C. Pulis	100,000	500,000	First Nat. Bank.
1239.	Phillipsburg	Phillipsburg National Bank.	Warren	Charles Sitgreaves	Lewis C. Reese	200,000	400,000	Grocers' Nat B.
447.	Plainfield	* First National Bank of,	Union	J. R. Van Deventer	Isaac S. Dunham	100,000	.....	Fourth Nat. B.
445.	Red Bank	First National Bank of,	Monmouth	Asher S. Parker	Hervey B. Crane	75,000	150,000	Ninth Nat. B.
896.	Rahway	National Bank of Rahway	Union	Abra. F. Shotwell	W. Fuller, Jr.	100,000	500,000	N. Metropol'n B.
881.	"	Union National Bank of,	"	Jonathan Woodruff	Galen M. Fisher	100,000	200,000	Fourth Nat. B.

1326.	Salem	Salem National Banking Co.	Salem	George W. Garrison	Henry B. Ware	150,000	300,000	Com. N. B., Phil.
895.	Somerville	* First National Bank of,	Somerset	Aaron D. Hope	John W. Taylor	200,000	300,000	Ninth Nat. B.
1400.	Tom's River	Ocean County Nat. B. of,	Ocean	John Aumack	William L. Low	75,000	200,000	Ocean Nat. B.
281.	Trenton	* First National Bank of,	Mercer	Caleb Sager	Anthony Thorn, Jr.	500,000	1,000,000	Ninth Nat. B.
1327.	"	Mechanics' National B. of,	"	Joseph G. Brearly	Jonathan Fisk	350,000	1,000,000	N. B. Com'w'lth.
370.	Vincentown	First National Bank of,	Burlington	John S. Irick	John P. Scholfield	60,000	100,000	First N. B., Phil.
860.	Washington	First National Bank of,	Warren	James K. Swayze	Philip H. Hann	100,000	300,000	Ninth Nat. B
1199.	Woodbury	First National Bank of,	Gloucester	Carleton P. Stokes	John H. Bradway	100,000	150,000	First N. B., Pha.
399.	Woodstown	First National Bank of,	Salem	William J. Shinn	Charles C. Lippincott	75,000	150,000	F.& M.N.B. Pha.

Pennsylvania.

538.	Philadelphia	* Farm. and Mech. Nat. B. of,	Chestnut st.	Singleton A. Mercer	William Rushton, Jr.	2,000,000	5,000,000	N. B. Commerce.
539.	"	* Philadelphia National Bank.	"	Thomas Robins	Benjamin B. Comegys.	1,500,000	5,000,000	Merchants' N. B.
1.	"	* First National Bank of,	"	Clarence H. Clark	Morton McMichael, Jr.	1,000,000	5,000,000	Fourth Nat. B.
592.	"	* Girard National Bank of,	Third st.	Daniel B. Cummins	William L. Schaffer	1,000,000	2,000,000	Central Nat. B.
602.	"	Bank of North America	Chestnut st.	Thomas Smith	John Hockley	1,000,000	2,000,000	Bank of N. Y.
556.	"	Commercial National B. of Pa.	"	Joseph Jones	Samuel C. Palmer	810,000	2,000,000	Fourth Nat. B.
610.	"	Mechanics' National Bank	Third st.	Joseph B. Mitchell	John Wiegand, Jr.	800,000	1,000,000	Nat. B. Repub.
723.	"	* Central National Bank of,	Chestnut & 4th.	George M. Troutman	William H. Rhawn	750,000	2,000,000	Central Nat. B.
557.	"	Manufacturers' National B.	Vine and 3d sts.	John Jordan, Jr.	Moses W. Woodward	570,150	1,000,000	Merch. Ex. N. B.
540.	"	Penn National Bank of,	Vine and 6th sts.	Elijah Dallett	James Russell	500,000	500,000	Central Nat. B.
541.	"	National B. North. Liberties.	Vine st. and 3d.	Joseph Moore	William Gummere	500,000	1,000,000	Am. Exch. N. B.
542.	"	* Corn Exchange National B.	2d and Chestnut.	Alexander G. Cattell	John W. Torrey	500,000	1,000,000	Central Nat. B.
543.	"	* City National Bank of,	32 North 6th st.	William F. Hughes	G. Albert Lewis	400,000	1,000,000	Nat. Park Bank.
656.	"	Western National Bank of,	Chestnut st.	Joseph Patterson	Cornelius N. Weygandt.	400,000	1,000,000	Gallatin Nat. B.
234.	"	* Third National Bank of,	1428 Market st.	David B. Paul	Robert Glendinning	300,000	500,000	Tenth Nat. B.
561.	"	* Consolidation National Bank.	3d near Wood st.	James V. Watson	Joseph N. Peirsol	300,000	500,000	Am. Exch. N. B.
563.	"	Union National Bank of,	Arch and 3d sts.	David Faust	N. C. Musselman	300,000	1,000,000	Nat. Park Bank.
522.	"	Eighth National Bank of,	1017 North 2d st.	Jacob Naylor	Robert H. Williams	275,000	500,000	Fourth Nat. B.
213.	"	* Second National Bank of,	Frankford st.	Nathan Hilles	W. H. Shelmerdine	250,000	500,000	First Nat. Bank.
413.	"	Seventh National Bank of,	216 Market st.	Job Z. De Haven	George W. Hill	250,000	500,000	Central Nat. B.
544.	"	Kensington National Bank	969 Beach st.	Charles T. Yerkes	William McConnell	250,000	500,000	" "
547.	"	National Bank of Commerce.	211 Chestnut st.	George K. Ziegler	John A. Lewis	250,000	500,000	Fourth Nat. B.
560.	"	Southwark National Bank	610 S. Second st.	John B. Austin	Francis P. Steel	250,000	1,000,000	Ninth Nat. B.
623.	"	Commonwealth Nat. B. of,	Chestnut st.	Robert Morris	Henry C. Young	237,000	500,000	Nat. Park Bank.
546.	"	National B. of Germantown.	Main st.	William W. Wister	Charles W. Otto	200,000	500,000	Central Nat. B.
570.	"	Tradesmen's National Bank.	Spruce and 2d.	Charles H. Rogers	John Castner	200,000	500,000	Am. Exch. B.
755.	"	* National Exchange Bank of,	Green and 2d.	Augustus Boyd	George J. Hamilton	200,000	500,000	Ninth Nat. B.
286.	"	* Fourth National Bank of,	726 Arch st.	William P. Hamm	Samuel J. MacMullan	150,000	500,000	Tenth Nat. B.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
352.	Philadelphia	Sixth National Bank of,	504 Second st.	Samuel McManemy	Robert B. Salter	$150,000	.....	Ninth Nat. B.
1647.	"	Nat. Bank of the Republic	809 Chestnut	James B. Ferree	Edward C. Moody	200,000	$5,000,000	.....
198.	Allegheny	* First National Bank of,	Allegheny	T. H. Nevin	John P. Kramer	200,000	500,000	First N. B., Pha.
776.	"	Second National Bank	"	John Brown, Jr.	J. N. Davidson	150,000	500,000	Am. Ex. N. B.
164.	Allentown	* First National Bank	Lehigh	William H. Blumer	Tilghman H. Moyer	150,000	500,000	First Nat. Bank.
373.	"	* Second National Bank	"	William H. Ainey	Charles S. Bush	200,000	300,000	Ninth Nat. B.
1322.	"	Allentown National Bank	"	William Saeger	Charles W. Cooper	200,000	500,000	Union Nat. B.
253.	Altoona	* First National Bank	Blair	William M. Lloyd	David T. Caldwell	150,000	300,000	Eighth Nat. B.
1094.	Athens	First National Bank	Bradford	Harris W. Patrick	Edwin A. Spalding	100,000	125,000	Nat. Park Bank.
403.	Ashland	First National Bank	Schuylkill	A. P. Spinney	F. B. Wingert	60,000	.....	Ninth Nat. B.
459.	Bellefonte	First National Bank	Centre	Edward C. Humes	John P. Harris	50,000	100,000	Nat. Park Bank.
568.	Berwick	First National Bank	Columbia	Mordecai W. Jackson	Morrison E. Jackson	75,000	100,000	Fourth Nat. B.
138.	Bethlehem	* First National Bank	Northampton	C. A. Luckenbach	Rudolph F. Rauch	200,000	200,000	First Nat. Bank.
926.	Birmingham	First National Bank	Allegheny	Barnet A. Wolf	John P. Beech	100,000	200,000	.....
867.	Blairsville	First National Bank	Indiana	William Maher	Samuel Ray	80,000	200,000	First N. B., Pha.
293.	Bloomsburg	First National Bank	Columbia	Charles R. Paxton	Joseph P. Tustin	50,000	250,000	Third Nat. B.
717.	Bristol	Farmers' Nat. B. of Bucks Co.	Bucks	Anthony Burton	Robert C. Beatty	92,220	200,000	Metropol'n N. B.
897.	Brookville	First National Bank	Jefferson	Philip Taylor	Richard Arthurs	100,000	300,000	Central N. B.
135.	Brownsville	First National Bank	Fayette	Joseph T. Rogers	William Parkhill	50,000	100,000	Ninth Nat. B.
648.	"	Monongahela National B. of,	"	Goodlow H. Bowman	David S. Knox	200,000	500,000	.....
309.	Butler	First National Bank of,	Butler	James Campbell	Isaak J. Cummings	50,000	200,000	Ninth Nat. B.
664.	Carbondale	First National Bank of,	Luzerne	Horatio S. Pierce	James Stott	110,000	500,000	Nat. Park Bank.
25.	Carlisle	* First National Bank of,	Cumberland	Samuel Hepburn	Joseph C. Hoffer	50,000	100,000	Tenth Nat. B.
1411.	Catasauqua	National Bank of Catasauqua.	Lehigh	Eli J. Saeger	Melchior H. Horn	180,600	500,000	Union Nat. B.
593.	Chambersburg	National Bank of,	Franklin	William McLellan	Geo. R. Messersmith	260,000	500,000	Nat. Park Bank.
332.	Chester	First National Bank of	Delaware	Abraham R. Perkins	William Taylor	100,000	500,000	First N. B., Pha.
355.	"	Delaware County Nat. B.	"	Edmund Pennell	Caleb Emlen	300,000	400,000	"
774.	Clarion	First National Bank of,	Clarion	William L. Corbett	George W. Arnold	100,000	300,000	.....
768.	Clearfield	First National Bank of,	Clearfield	Jonathan Boynton	Asahel C. Finney	100,000	200,000	First N. B., Pha.
855.	"	County National Bank of,	"	James T. Leonard	William V. Wright	100,000	250,000	Com. Ex. N. B. Ph.
575.	Coatesville	National B. of Chester Valley.	Chester	Abraham Gibbons	Francis F. Davis	200,000	300,000	First N. B., Pha.
371.	Columbia	First National Bank of,	Lancaster	Ephraim Hershey	Solomon S. Detwiler	150,000	300,000	First Nat. Bank.
641.	"	Columbia National Bank	"	Barton Evans	Samuel Shoch	322,500	500,000	F. & M. N. B. Pha.
143.	Conneautville	First National Bank of,	Crawford	John E. Patton	D. D. Williams	80,000	100,000	First Nat. Bank.
605.	Corry	First National Bank of	Erie	S. W. Steward	A. W. Hecker	100,000	500,000	Third Nat. B.
569.	"	Corry National Bank	"	Thomas Struthers	Clarence G. Harmon	100,000	500,000	Central Nat. B.
300.	Curwinsville	First National Bank of	Clearfield	John Patton	Samuel Arnold	50,000	.....	First N. B., Pha.
325.	Danville	* First National Bank of	Montour	Samuel Yerks, Jr.	William A. M. Grier	150,000	.....	First Nat. Bank.
1078.	"	Danville National Bank	"	Edward H. Baldy	David Clark	200,000	500,000	Nat. Park Bank.

338.	Downingtown	First National Bank of	Chester	Joshua Karnes	Richard D. Wells	75,000	200,000	First N. B., Pha.
661.	"	Downingtown National Bank	"	Jacob Edge	Joseph R. Downing	100,000	300,000	Co.Ex. N.B.Pha.
573.	Doylestown	Doylestown National Bank	Bucks	Charles E. Dubois	John J. Brock	105,000	300,000	Philadel'ia N. B.
12.	Erie	* First National Bank of	Erie	Judah C. Spencer	Myron Sanford	150,000	300,000	Ninth Nat. B.
535.	"	* Keystone National Bank of	"	Orange Noble	John J. Town	250,000	600,000	Central Nat. B.
606.	"	Second National Bank of	"	William L. Scott	William C. Curry	200,000	500,000	Ocean Nat. B.
870.	"	Marine National Bank of	"	Bethuel B. Vincent	Francis P. Bailey	150,000	300,000	Metropol'n N. B.
1171.	Easton	First National Bank of,	Northampton	John Stewart	McEvers Forman	400,000	800,000	Mer. Ex. N. B.
1233.	"	Easton National Bank	"	John Davis	William Hackett	400,000	800,000	Union N. B.
189.	Franklin	* First National Bank of	Venango	Arnold Plumer	James Bleakley	100,000	500,000	Ninth Nat. B.
1174.	"	Venango National Bank of	"	Harvey Henderson, *Receiver*		300,000	.....	.....
311.	Gettysburg	* First National Bank of	Adams	George Thorne	George Arnold	100,000	500,000	Ninth Nat. B.
611.	"	Gettysburgh National Bank	"	George Swope	Thomas D. Carson	145,150	300,000	Philadel. N. B.
54.	Girard	First National Bank of,	Erie	Henry McConnell	R. S. Battles	50,000	200,000	First Nat. Bank.
435.	Glen Rock	First National Bank of,	York	Emanuel Sheffer	Henry Seitz	50,000	150,000	Union N. B., Ph.
1081.	Greencastle	First National Bank of,	Franklin	J. C. McLanahan	Lewis H. Fletcher	100,000	150,000	" "
187.	Hanover	First National Bank of,	York	Jacob Forney	F. E. Metzger	100,000	300,000	.....
201.	Harrisburg	* First National Bank of,	Dauphin	John H. Briggs	George H. Small	100,000	300,000	Central Nat. B.
580.	"	* Harrisburg National Bank	"	Jacob S. Haldeman	James W. Weir	300,000	500,000	Am. Exch. B.
57.	Hollidaysburgh	First National Bank of,	Blair	William Jack	Robert B. Johnston	50,000	100,000	First N. B., Phil.
644.	Honesdale	Honesdale National Bank	Wayne	Zenas H. Russell	Stephen D. Ward	300,000	500,000	Mer. Ex. Nat. B.
31.	Huntingdon	First National Bank of,	Huntingdon	James M. Bell	George W. Garrettson.	100,000	300,000	First N. B., Phil.
313.	Indiana	First National Bank of,	Indiana	James Sutton	E. H. Wilson	200,000	300,000	Tenth Nat. B.
1464.	Jersey Shore	Jersey Shore National Bank	Lycoming	John A. Gamble	John J. Sanderson	107,775	200,000	Nat. Park Bank.
51.	Johnstown	First National Bank of,	Cambria	Daniel J. Morrell	Howard J. Roberts	60,000	100,000	Third Nat. B.
69.	Kittanning	First National Bank of,	Armstrong	John B. Finley	Charles T. Neale	60,000	500,000	.....
1654.	"	Kittanning National Bank	"	James E. Brown	William Pollock	200,000	500,000	Fourth Nat. B.
333.	Lancaster	* First National Bank of,	Lancaster	John Gyger	Horace Ruthven	140,300	300,000	Central Nat. B.
597.	"	* Farmers' National Bank of,	"	Christopher Hager	Edwin H. Brown	450,000	600,000	Ninth Nat. B.
683.	"	Lancaster County National B.	"	John Landes	William L. Peiper	300,000	500,000	West. N.B., Phil.
430.	Lansdale	First National Bank of,	Montgomery	John S. Jenkins, Jr.	Charles S. Jenkins	50,000	100,000	First N. B., Phil.
240.	Lebanon	First National Bank of,	Lebanon	George D. Coleman	George Gleim	50,000	200,000	Ninth Nat. B.
680.	"	Lebanon National Bank of,	"	John W. Gloninger	Edward A. Uhler	200,000	400,000	Am. Exch. N. B.
655.	"	Valley National Bank of,	"	John George	Joseph Karch	100,000	300,000	Nat. Park Bank.
745.	Lewisburg	* Lewisburg National Bank	Union	William Cameron	David Reber	100,000	200,000	West. N.B., Phil.
784.	"	Union National Bank of,	"	Johnson Wells	Hugh P. Sheller	100,000	200,000	Cor.Ex.N.B.,Ph.
1579.	Lewistown	Mifflin County Nat. B. of,	Mifflin	Eliphalet L. Benedict	Henry J. Walters	100,000	200,000	Ninth Nat. B.
507.	Lockhaven	First National Bank of,	Clinton	Tench C. Kentzing	Abraham Grafins	100,000	.....	First Nat. Bank.
1273.	"	Lockhaven National Bank	"	Levi A. Mackay	Lyons Mussina	120,000	200,000	Nat. Park Bank.
912.	Manheim	Manheim National Bank	Lancaster	Abraham Kauffman	J. Hoffman Hershey	100,000	150,000	First N. B., Phil.
567.	Mahanoy City	First National Bank of,	Schuylkill	Abraham Focht	William L. Yoden	60,000	200,000	" "

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp'd.
25.	Marietta	* First National Bank of,	Lancaster	John Hellinger	A. Bowman	$60,000	$250,000	First Nat. Bank.
437.	Mauch Chunk	First National Bank of,	Carbon	William Lilly	Charles O. Skeer	100,000	.....	" "
469.	"	* Second National Bank of,	"	Charles Albright	Thomas L. Foster	100,000	.....	Third Nat. B.
115.	Meadville	* First National Bank of,	Crawford	Charles A. Derickson	Gideon Mosier	200,000	250,000	Fourth Nat. B.
871.	"	Merchants' National Bank of.	"	James E. McFarland	John Porter	100,000	250,000	Nat. Park Bank.
1124.	"	Nat. B. of Crawford County.	"	Joshua Douglass	Samuel P. Officer	.....	.....	*Failed.*
326.	Mechanicsburg	Second National Bank of,	Cumberland	Thomas B. Bryson	Levi Kauffman	50,000	200,000	First Nat. Bank.
380.	"	First National Bank of,	"	Solomon P. Gorgas	Henry A. Sturgeon	100,000	200,000	Ninth Nat. B.
312.	Media	First National Bank of,	Delaware	Isaac Haldeman	Joseph W. Hawley	100,000	200,000	Fourth Nat. B.
392.	Mercer	First National Bank of,	Mercer	Albert G. Egbert	John R. Hanna	60,000	60,000	Third Nat. B.
585.	Middletown	National B. of Middletown	Dauphin	George Smuller	Jas. Donald Cameron	100,000	250,000	Chemical Bank.
174.	Mifflinsburgh	First National Bank of,	Union	William Young	James W. Sands	100,000	100,000	Third Nat. B.
253.	Milton	First National Bank of,	Northumberl'd.	J. Woods Brown	Samuel D. Jordan	85,900	200,000	First Nat. Bank.
711.	"	Milton Nat. Bank	"	William C. Lawson	Robert M. Frick	100,000	.....	Am. Ex. N. B.
423.	Minersville	* First National Bank of,	Schuylkill	Jacob S. Lawrence	S. Kauffman	100,000	.....	First N. B. Phila.
667.	Mt. Joy	First National Bank of,	Lancaster	Martin B. Peifer	Andrew Gerber	100,000	300,000	First Nat. Bank.
1516.	"	Union National Mt. Joy Bank.	"	John G. Hoerner	Jacob R. Long	100,000	100,000	Irving Nat. B.
386.	Mt. Pleasant	First National Bank of,	Westmoreland	C. S. Overholt	John Sherrick	50,000	150,000	Ninth Nat. B.
837.	Muncy	First National Bank of,	Lycoming	Henry Johnson	John M. Bowman	100,000	300,000	Central N.B., Ph.
632.	New Brighton	National Bank of Beaver Co.	Beaver	John Miner	Edward Hoops	150,000	400,000	Chemical Bank.
562.	New Castle	First National Bank of,	Lawrence	Isaac N. Phillips	Edwin J. Agnew	150,000	500,000	.....
1156.	"	* National B. of Lawrence Co.	"	Robert Crawford	Cyrus Clarke	150,000	500,000	.....
324.	Newtown	First National Bank of,	Bucks	Kinsey B. Tomlinson	James Anderson	100,000	.....	Fourth N.B., Ph.
60.	Newville	First National Bank of,	Cumberland	William Gracey	John P. Rhoads	100,000	100,000	First Nat. Bank.
272.	Norristown	* First National Bank of,	Montgomery	James Hooven	George Shannon	150,000	300,000	" "
1148.	"	Montgomery National Bank	"	A. B. Longaker	William H. Slingluff	400,000	.....	.....
566.	Northumberl'nd.	First National Bank of,	Northumberl'd.	Amos E. Kapp	James H. Jenkins	100,000	300,000	Tenth Nat. B.
741.	North East	First National Bank of,	Erie	William Griffith	A. W. Blaine	50,000	150,000	Ninth Nat. B.
176.	Oil City	First National Bank of,	Venango	William Hasson	Albert L. Bennett	200,000	1,000,000	.....
728.	Oxford	National Bank of Oxford	Chester	Samuel Dickey	Jas. H. Cunningham	125,000	200,000	Nat. Park Bank.
674.	Phenixville	Phenixville National Bank	"	Samuel Buckwalter	Jacob B. Morgan	100,000	250,000	Ocean Nat. B.
1057.	Pittsburgh	* Exchange National Bank of,	Allegheny	James B. Murray	Henry M. Murray	1,500,000	.....	B. of America.
727.	"	People's National Bank of,	"	Samuel Rea	Franklin M. Gordon	1,000,000	2,000,000	Third Nat. B.
619.	"	Citizens' National Bank of,	"	George A. Berry	J. E. Brady, Jr.	750,000	2,000,000	" "
613.	"	Merch. & Manufac. Nat. B.	"	Henry L. Bollman	John Scott, Jr.	600,000	800,000	" "
48.	"	* First National Bank of,	"	James Laughlin	John D. Scully	500,000	1,000,000	Fourth Nat. B.
668.	"	National B. of Commerce of,	"	Alfred Patterson	Joseph H. Hill	500,000	.....	Ninth Nat. B.
700.	"	Mechanics' National B. of,	"	William B. Holmes	John G. Martin	500,000	1,000,000	Central Nat. B.
722.	"	Allegheny National B. of,	"	William Bagaley	R. W. Mackey	500,000	1,000,000	Nat. Park B.

291.	"	* Third National Bank of,	"	William E. Schmertz	John B. Livingston	400,000	1,000,000	Ninth Nat. B.
675.	"	Iron City National Bank of,	"	James McAuley	John Magoffin	400,000	1,000,000	Chemical N. B.
678.	"	Tradesmen's National B. of,	"	Alexander Bradley	George T. Van Doren	400,000	.....	Third Nat. B.
252.	"	Second National Bank of,	"	Griswold E. Warner	Charles H. Riggs	300,000	1,000,000	Central Nat. B.
432.	"	* Fourth National Bank of,	"	Thomas Donnelly	D. Leet Wilson	300,000	500,000	First Nat. Bank.
685.	"	Farmers' Dep. Nat. B. of,	"	James Marshall	Robert A. George	300,000	500,000	B. of America.
705.	"	Union National Bank of,	"	John R. McCune	Robert S. Smith	250,000	500,000	Nat. Park Bank.
757.	"	German National Bank of,	"	Augustus Hoeveler	George A. Endley	250,000	500,000	Third Nat. B.
478.	Pittston	* First National Bank	Luzerne	Theodore Strong	Benjamin D. Beyea	500,000	800,000	Ninth Nat. B.
1435.	"	Pittston National Bank	"	Payne Pettibone	Ralph D. Lacoe	*Closing.*	.....	.....
854.	Plumer	First National Bank of,	Venango	Benjamin W. Baum	M. J. Myers	100,000	300,000	First Nat. Bank.
707.	Plymouth	First National Bank	Luzerne	John B. Smith	William L. Wilson	100,000	300,000	Fourth Nat. B.
608.	Pottstown	National Bank of Pottstown	Montgomery	William Mintzer	Daniel Price	200,000	300,000	Nat. Park Bank.
649.	Pottsville	Miners' National Bank of,	Schuylkill	John Shippen	Charles Loeser	500,000	1,000,000	B. No. Am., Phil.
152.	"	Government National B. of,	"	W. Francis Huntzinger	Henry H. Huntzinger	200,000	500,000	Cor. Ex. N. B., Ph.
521.	Providence	First National Bank of,	Luzerne	Isaac Dean	Myron J. Clark	100,000	500,000	Central Nat. B.
125.	Reading	* First National Bank of,	Berks	Levi B. Smith	Augustus F. Boas	100,000	500,000	First Nat. Bank.
693.	"	National Union Bank of,	"	David McKnight	Charles B. McKnight	100,000	500,000	Metropol'n N. B.
696.	"	Farmers' National Bank of,	"	Isaac Eckert	H. H. Muhlenberg	400,020	500,000	But. & Drov. B.
357.	Selins Grove	First National Bank of,	Snyder	George Schnure	Calvin B. North	100,000	300,000	Ninth Nat. B.
49.	Scranton	* Second National Bank of,	Luzerne	William W. Winton	P. C. Carling	200,000	500,000	Central Nat. B.
77.	"	* First National Bank of,	"	Joseph H. Scranton	James A. Linen	200,000	1,000,000	Second Nat. B.
689.	Shamokin	Northumberland Co. Nat. B.	Northumberl'd	Fleming W. Pollock	Thomas D. Grant	67,000	300,000	Cor. Ex. N. B., Ph.
834.	Shippensburg	First National Bank of,	Cumberland	Alexander Stewart	James E. McLean	75,000	150,000	Com. N. B., Phil.
47.	Strasburg	* First National Bank of,	Lancaster	John F. Herr	Edward M. Eberman	100,000	200,000	First Nat. Bank.
1237.	Sunbury	First National Bank of,	Northumberl'd	John B. Packer	Samuel J. Packer	200,000	500,000	Am. Exch. N. B.
1053.	Susq'hanna Dep.	First National Bank	Susquehanna	Joseph W. Guernsey	George A. Guernsey	50,000	250,000	First Nat. Bank.
1219.	Tamaqua	First National Bank of,	Schuylkill	William Milnes	John G. Houser	100,000	300,000	.....
622.	Titusville	First National Bank of,	Crawford	J. T. Briggs	R. D. Fletcher	300,000	300,000	First Nat. B.
879.	"	Second National Bank of,	"	Charles Hyde	G. C. Hyde	100,000	300,000	Central Nat. B.
797.	Tremont	First National Bank of,	Schuylkill	Zacharias Batdorf	William Garritt	100,000	200,000	First N. B., Phila.
39.	Towanda	* First National Bank of,	Bradford	E. H. Smith	N. N. Betts, Jr.	125,000	200,000	Nat. Park Bank.
835.	Tunkhannock	Wyoming National Bank of,	Wyoming	Cyrus P. Miller	Samuel Stark	100,000	150,000	Ninth Nat. B.
110.	Union Mills	First National Bank of,	Erie	John Johnson	Edwin D. Sunderlin	50,000	100,000	Central Nat. B.
270.	Uniontown	First National Bank	Fayette	Isaac Skiles, Jr.	James T. Redburn	60,000	150,000	Ninth Nat. B.
681.	"	National Bank of Fayette Co.	"	John R. Ewing	William Wilson	65,000	100,000	Third Nat. B.
520.	Warren	* First National Bank of,	Warren	Chapin Hall	Moses Beecher, Jr.	100,000	120,000	Fourth Nat. B.
586.	Washington	First National Bank of,	Washington	Colin M. Reed	James McIlvaine	150,000	300,000	" "
244.	Waynesboro	First National Bank of,	Franklin	William S. Amberson	John Philips	75,000	100,000	Ninth Nat. B.
305.	Waynesburg	First National Bank of,	Greene	Daniel Boner	John C. Flennikin	100,000	300,000	First Nat. Bank.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
839.	Waynesburg	Farmers & Drovers' N. B. of,	Greene	Charles A. Black		$150,000	$300,000	.....
328.	Wellsborough	First National Bank of,	Tioga	William Bache	John L. Robinson	100,000	100,000	Tenth Nat. B.
151.	Westchester	* First National Bank of,	Chester	George Brinton	William S. Kirk	200,000	300,000	Fourth Nat. B.
552.	"	National Bank of Chester Co.	"	John Marshall	William W. Jefferis	225,000	450,000	Ocean Nat. B.
249.	West Greenville	First National Bank of,	Mercer	Samuel P. Johnson	William Waugh	60,000	100,000	Ninth Nat. B.
30.	Wilkesbarre	* First National Bank of,	Luzerne	Charles Parrish	Thomas Wilson	250,000	500,000	Central Nat. B.
104.	"	* Second National Bank of,	"	Thomas F. Atherton	Matthew L. Everitt	400,000	500,000	Fourth Nat. B.
732.	"	Wyoming National Bank of,	"	George M. Hallenbach	Edward S. Loop	150,000	500,000	Nat. Park Bank.
175.	Williamsport	* First National Bank of,	Lycoming	A. Updegraff	H. Mudge	150,000	300,000	First Nat. Bank.
734.	"	Lumberman's National B. of,	"	Peter Herdie	Samuel Jones	100,000	300,000	Central Nat. B.
1505.	"	West Branch National B. of,	"	Oliver Watson	William S. Watson	100,000	300,000	F.&M.N.B.,Ph.
246.	Wrightsville	First National Bank of,	York	William McConkey	William F. Lloyd	100,000	150,000	First Nat. Bank.
197.	York	* First National Bank of,	"	Eli Lewis	Henry D. Schmidt	300,000	500,000	Second Nat. B.
604.	"	York National Bank	"	Henry Welsh	George H. Sprigg	500,000	1,000,000	Tradesm's N. B.
694.	"	York Co. National Bank of,	"	Philip A. Small	William Wagner	300,000	600,000	N. B. Commerce.

Delaware.

1332.	Delaware City	Delaware City National B.	New Castle	George Maxwell	William W. Ferris	80,000	100,000	N.B.No.Lib.,Ph.
1567.	Dover	First National Bank of,	Kent	Hunn Jenkins	Charles Kimmey	100,000	200,000	First N.B.,Phila.
1181.	Middletown	Citizens' National Bank of	"	George Derrickson	John R. Hall	50,000	200,000	Cor.Ex.N.B.,Ph.
1536.	Newark	National Bank of,	New Castle	Charles W. Blandy	John Miller	50,000	100,000	Phila. Nat. Bank.
997.	Newport	Newport National Bank	"	Franklin Q. Flinn	Joseph W. H. Watson.	75,000	250,000	Consol. N.B.,Ph.
1281.	Odessa	Newcastle Co. National B. of,	"	Charles Tatman	Benjamin F. Chatham.	75,000	100,000	Phila. Nat. Bank.
795.	Seaford	First National Bank of,	Sussex	Lewis N. Wright	Isaac M. Fisher	55,000	200,000	Union N. B., Ph.
473.	Wilmington	* First National Bank of,	New Castle	Edward Betts	George D. Armstrong.	400,000	500,000	Ninth Nat. B.
1190.	"	N. B. of W. and Brandywine.	"	John A. Duncan	Evan Rice	200,010	500,000	Phila. Nat. Bank.
1390.	"	Union National Bank of,	"	Edward W. Gilpin	Joseph W. Day	203,175	500,000	F.&M.N.B.,Ph.
1420.	"	National Bank of Delaware	"	Henry Latimer	Samuel Floyd	110,000	220,000	Bk. No. Am., Ph.

Maryland.

1336.	Baltimore	Merchants' National Bank of,	Gay st.	Johns Hopkins	Daniel Sprigg	1,500,000	2,000,000	Merchants' N. B.
1489.	"	Nat. Union B. of Maryland	Baltimore st.	William W. Taylor	Robert Mickle	1,258,725	2,000,000	N. B. Republic.
1432.	"	National Bank of Baltimore	"	Henry A. Thompson	Patrick Gibson	1,210,700	1,500,000	Manhattan B.
204.	"	* First National Bank of,	Gay st.	Thomas Swann	J. Saurin Norris	1,110,000	5,000,000	2d & 4th N. B.
1252.	"	* National Farmers' and P. B.	South st.	Enoch Pratt	Thomas B. Rutter	800,000	1,500,000	Mechanics' N. B.
1337.	"	Farmers & Merch. N. B. of,	"	John Hanson Thomas	James Sloan, Jr.	650,000	1,000,000	Nat. Park Bank.

1413.	"	National Mechanics' Bank of,	North Calvert st.	Michael Warner	Charles R. Coleman	600,000	1,000,000	B. of America.
814.	"	* Third National Bank of,	31 South st	William Whitelock	Alexander M. Carter	600,000	2,000,000	Nat. Park Bank.
1303.	"	Com. and Farmers' N. B. of,	Howard st.	Jesse Slingluff	Truman Cross	512,560	1,000,000	Merch. Ex. N. B.
1325.	"	Western National Bank of,	Eutaw st.	Chauncey Brooks	William H. Norris	500,000	1,000,000	Am. Exch. N. B.
1384.	"	Citizens' National Bank of,	Pratt st.	John Clark	J. Wesley Guest	500,000	1,000,000	Nassau Bank.
414.	"	* Second National Bank of,	Broadway	John S. Gilman	John W. Randolph	350,000	1,000,000	Ninth Nat. B.
1109.	"	* National Exchange Bank of,	South st.	Daniel Miller	William F. Snow	300,000	1,000,000	First Nat. Bank.
826.	Annapolis	First National Bank of,	Anne Arundel	William H. Tuck	Clayton Cannon	100,000	500,000	Third Nat. B.
1244.	"	* Farmers' National Bank of,	"	George Wells	Nicholas Hammond	251,700	500,000	First N. B. Balt.
1500.	Chestertown	Kent National Bank of,	Kent	George B. Westcott	Samuel W. Spencer	50,000	100,000	N.F & M.N.B.B.
381.	Cumberland	First National Bank of,	Alleghany	Joseph Shriver	Edwin T. Shriver	100,000	500,000	Central Nat. B.
1519.	"	Second National Bank of,	"	J. Philip Roman	Edwin L. Moore	100,000	200,000	Nat. Park Bank.
1434.	Easton	National Bank of Maryland	Talbot	William H. Groome	Richard Thomas	200,000	400,000	N. B. Republic.
1236.	Elkton	National Bank of Elkton	Cecil	James T. McCulloch	James Graham	100,000	200,000	Nat. Bank Balt.
1138.	Frederick	Central National Bank of,	Frederick	Robert Y. Stokes	Peter L. Storm	200,000	500,000	"
1267.	"	Farmers and Mech. N. B. of,	"	William Tyler	Thomas M. Markell	125,430	200,000	Nat. Park Bank.
1449.	"	Frederick Co. National Bank.	"	Alexander B. Hanson	John H. Williams	150,000	200,000	N. B. Republic.
1589.	"	* First National Bank of,	"	Lawrence J. Brengle	Thomas Gorsuch	100,000	300,000	First N. B. Balt.
1412.	Frostburg	First National Bank of,	Alleghany	G. W. McCulloh	Nelson Beall	50,000	150,000	N. B. Republic.
1431.	Hagerstown	First National Bank of,	Washington	Peter B. Small	Peter Negley	69,070	200,000	F.&M.N.B.,Balt.
747.	New Windsor	First National Bank of,	Carroll	Thomas F. Sheperd	Joseph A. Stouffer	55,000	500,000	First N. B., Balt.
1211.	Port Deposit	Cecil National Bank of,	Cecil	Jacob Tome	John T. Webb	100,000	500,000	Nat. Park Bank.
742.	Westminster	First National Bank of,	Carroll	Alfred Troxel	Wm. A. Cunningham	100,000	300,000	Am. Nat. B.
1526.	"	Farmers & Mech. N. B. of,	"	John Smith	Jacob Reese	75,000	150,000	Nat. Park Bank.
1596.	"	Union National Bank of,	"	J. K. Longwell	John C. Frizzell	91,517	150,000	Com. & F. B., B.
1551.	Williamsport	Washington Co. N. B. of,	Washington	Daniel Weisel	Sam'l S. Cunningham.	150,000	200,000	N. B. State. N Y.

District of Columbia.

26.	Washington	* First National Bank of,	Washington	Henry D. Cooke	William S. Huntington.	500,000	.....	Central Nat. B.
526.	"	* National Bank of Metropolis.	"	Lucius E. Chittenden	John B. Hutchinson	200,000	500,000	First Nat. Bank.
627.	"	Merchants' National Bank of.	"	Leonard Huyck	C. A. Sherman	*Failed.*		
875.	"	* National Bank of Republic	"	Fitzhugh Coyle	Charles Bradley	200,000	500,000	Merchants' N. B.
1069.	"	* National Metropolitan B. of,	"	John B. Blake	Moses Kelly	350,000	500,000	N. B. Commerce.
682.	Georgetown	National Bank of Commerce.	"	Charles E. Rittenhouse.	Samuel Fowler	100,000	300,000	Tenth Nat. B.

Virginia.

651.	Alexandria	* First National Bank of,	Alexandria	Lewis McKenzie	Charles R. Hooff	100,000	200,000	Central Nat. B.
468.	Charlottesville	Charlottesville National B.	Albemarle	Nathaniel H. Massie	Benjamin C. Flanagan.	150,000	250,000	Am. Exch. N. B.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
609.	Danville	First National Bank of,	Pittsylvania	John F. Ficklin	John M. Johnston	$50,000	$500,000	Howes & Macy.
1582.	Fredericksburg	National Bank of,	Spotsylvania	Alexander K. Phillips	William Ware	100,000	500,000	Merch. N. B., B.
1572.	Harrisonburg	First National Bank of,	Rockingham	Andrew B. Irick	Crawford C. Strayer	110,000	300,000	N. Ex. N. B., B.
522.	Lynchburg	* Lynchburg National Bank	Campbell	Charles K. Bingham.	Lorenzo Howe	100,000	500,000	Cent'l N.B.,N.Y.
1558.	"	First National Bank of,	"	Ambrose B. Rucker	John F. Baugh	100,000	500,000	Union N.B.,N.Y.
1271.	Norfolk	* First National Bank of,	Norfolk	Calvin L. Cole	George Chamberlaine	100,000	2,000,000	Nat. Park Bank.
1137.	"	* Exchange National Bank of,	"	Gilbert C. Walker	John Jay Knox	100,000	500,000	" "
1378.	Petersburg	First National Bank of,	Dinwiddie	Reuben Ragland	James E. Cuthbert	120,000	1,000,000	Central Nat. B.
1548.	"	Merchants' National B. of,	"	Travis T. Broocks	Allen L. Archer	140,000	500,000	N. Park Bk.
1111.	Richmond	* First National Bank of,	Henrico	Hamilton G. Fant	S. A. Glover	156,000	900,000	First Nat. Bank.
1125.	"	* National Bank of Virginia	"	Samuel T. Suit	John B. Morton	200,000	500,000	Central N. B.
155.	"	* National Exchange Bank of,	"	A. Vance Brown	S. B. Smith	160,000	500,000	N. B. State N.Y.
570.	"	Farmers' National Bank of,	"	Nathaniel August	Thomas B. Bigger	100,000	500,000	.....
628.	"	Planters' National Bank of,	"	Samuel C. Robinson	John M. Goddin	200,000	500,000	Nat. Park Bank.
1585.	Staunton	First National Bank of,	Augusta	A. H. H. Stuart	William Allen	52,400	300,000	Harrison,G.&Co.
1620.	"	Nat. Valley Bank of,	"	John Echols	Edwin M. Taylor	100,000	500,000	F. & M. N. B., B.
1635.	Winchester	Shenandoah Valley N. B. of,	Frederick	Philip Williams	Henry M. Brent	130,000	500,000	Merch. N. B., B.

West Virginia.

1530.	Clarksburg	Merchants' N. B. of W. Va. at,	Harrison	Nathan Goff	Luther Haymond	100,000	200,000	Am. Ex. N. B.
961.	Fairmont	First National Bank of,	Marion	Oliver Jackson	Joseph E. Sands	95,900	200,000	N. B. Commerce.
1608.	Kingswood	National Bank of,	Preston	William G. Brown	James C. McGrew	100,000	500,000	Ocean N. B.
1524.	Martinsburg	National Bank of,	Berkley	George R. Wisong	William D. Burkhart	50,000	100,000	Merch. N. B., B.
1502.	Morgantown	Merchants' N. B. of W. Va. at,	Monongahela	George M. Hagans	William Wagner	110,000	250,000	Ocean N. B.
180.	Parkersburgh	* First National Bank of,	Wood	Johnson N. Camden	William N. Chancellor.	150,000	250,000	First Nat. Bank.
864.	"	Second National Bank of,	"	John J. Jackson	William H. Wolfe	105,500	500,000	Am. Nat. Bank.
1427.	"	Parkersburgh National Bank,	"	James Cook	Beverly Smith	125,000	150,000	Bk. N. Yk. N. B.
1504.	Pt. Pleasant	Merchants' N. B. of W. Va. at,	Mason	Charles C. Miller	Taliaferro Stribling	180,000	250,000	N. B. Commerce.
1387.	Wellsburgh	First National Bank of,	Brook	Adam Kuhn	Samuel Jacob	100,000	150,000	First Nat. Bank.
1607.	Weston	National Exchange Bank of,	Lewis	R. P. Camden	R. J. McCandlish	100,000	200,000	Ninth N. B.
360.	Wheeling	* First National Bank of,	Ohio	George K. Wheat	George Adams	200,000	500,000	Fourth Nat. B.
1343.	"	* Merchants' N. B. of West Va.	"	Robert Crangle	Sabieski Brady	500,000	1,000,000	Am. Ex. N. B.
1424.	"	National Bank of West Va.	"	James W. Paxton	Gibson Lamb	200,000	500,000	Third N. B.
1594.	"	National Savings Bank of,	"	Thomas H. List	Samuel P. Hildreth	100,000	.....	"

North Carolina.

1547.	Charlotte	First National Bank of,	Mecklinburg	John Wilkes	Thomas W. Dewey	50,000	500,000	Merchants' N. B.
1632.	New Berne	* National Bank of,	Craven	David Heaton	H. H. Thompson	100,000	500,000	Imp. & Traders.
1557.	Raleigh	* Raleigh National B. of N. C.	Wake	George W. Swepson	William B. Gulick	50,000	500,000	N. B. Republic.

South Carolina.

1621.	Charleston	People's Nat. Bank of,	Charleston	Donald L. McKay	Henry G. Loper	200,000	2,500,000	.....
1622.	"	First National Bank of,	"	Andrew Simonds	William C. Breese	200,000	1,000,000	Merchants' N.B.

Georgia.

1639.	Athens	National Bank of,	Clarke	Henry Hull, Jr	F. W. Adams	100,000	300,000	Mechanics' N. B.
1605.	Atlanta	* Georgia National Bank of,	Fulton	John Rice	Edward L. Jones	100,000	500,000	Ocean Nat. B.
1559.	"	* Atlanta National Bank	"	Alfred Anstell	William H. Tuller	100,000	.....	Fourth Nat. B.
1613.	Augusta	National Bank of,	Richmond	William B. Dinsmore	George M. Thew	500,000	1,000,000	Am. Exch. N. B.
1630.	Columbus	Chattahoochee National B. of,	Muscogee	John Rice	Alvah Trowbridge	100,000	500,000	Third Nat. B.
1617.	Macon	First National Bank of,	Bibb	I. C. Plant	W. W. Wrigley	100,000	500,000	Am. Ex. Nat. B.
1255.	Savannah	Savannah National Bank	Chatham	Jacob Spivey	John M. Lewis	100,000	500,000	Kirtland, H. & Co
1586.	"	City National Bank of,	"	Wylly Woodbridge	Richard W. Adams	.....	.....	*Closed.*
1640.	"	Merchants' National Bank of,	"	Henry Brigham	George W. Davis	500,000	2,000,000	.....

Alabama.

1560.	Huntsville	National Bank of,	Madison	James H. Mastin	Theodore Lacey	100,000	500,000	WA. Shreve & Co.
1595.	Mobile	* First National Bank of,	Mobile	Charles W. Gazzam	Lloyd Bowers	202,000	1,000,000	Ocean Nat. B.
1537.	Selma	* First National Bank of,	Dallas	John M. Parkman	Charles B. Woods	100,000	6,000,000	" "

Colorado.

1652.	Central City	Rocky Mountain National B.	Gilpin	Jonathan Zerbe	Jerome B. Zerbe	50,000	200,000	.....
1016.	Denver	* First National Bank of,	Arapahoe	Jerome B. Chaffee	George T. Clark	200,000	500,000	Fourth Nat. B.
1651.	"	Colorado National Bank of,	"	Luther Kountze	Charles B. Kountze	100,000	500,000	.....

Arkansas.

1631.	Fort Smith	First National Bank of,	Sebastian	Alexander McDonald	James A. Williamson	50,000	300,000	.....
1648.	Little Rock	* Merchants' National Bank of,	Pulaski	Alexander McDonald	Charles A. Henry	100,000	200,000	Nat. Exch. B.

Illinois.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
38.	Aurora	* First National Bank of,	Kane	John Van Nortwick	E. A. Bradley	$100,000	$500,000	First Nat. Bank.
1428.	Alton	* Alton National Bank	Madison	Ebenezer Marsh	Charles A. Caldwell	100,000	100,000	Metropol'n N. B.
1445.	"	First National Bank of,	"	Isaac Scarritt	Daniel D. Ryrie	100,000	500,000	" "
339.	Batavia	* First National Bank of,	Kane	William Coffin	Henry C. Paddock	70,000	250,000	Ninth Nat. B.
819.	Bloomington	The National Bank of,	McLean	James H. Robinson	Edward Thorp	150,000	500,000	Ocean Nat. B.
1097.	Belvidere	First National Bank of,	Boone	Allen C. Fuller	J. S. Terwilliger	100,000	300,000	N. B. Republic.
33.	Cairo	* First National Bank of,	Alexander	John W. Trover	Daniel Hurd	100,000	300,000	4th & 9th N. B.
785.	"	* City National Bank of,	"	William P. Halliday	Alfred B. Safford	100,000	300,000	Ocean Nat. B.
415.	Canton	First National Bank of,	Fulton	James H. McCall	Charles T. Heald	75,000	200,000	Nat. Park Bank.
913.	Champaign	First National Bank of,	Champaign	John H. Thomas	James S. Wright	65,000	200,000	Metropol'n N. B.
763.	Charleston	* First National Bank of,	Coles	Charles H. Morton	Henry C. Clement	100,000	200,000	Nat. Park Bank.
1167.	Carthage	Hancock Co. National B. of,	Hancock	Hiram G. Ferris	Edward Cherrill	50,000	100,000	" "
1001.	Centralia	* First National Bank of,	Marion	Alexander D. Hay	Ferdinand Kohl	80,000	250,000	Fourth Nat. B.
8.	Chicago	* First National Bank of,	Cook	Edmund Aiken	Charles J. Schmitt	750,000	1,000,000	Central Nat. B.
236.	"	* Third National Bank of,	"	James H. Bowen	Ira Holmes	750,000	1,000,000	Fourth Nat. B.
320.	"	* Fifth National Bank of,	"	Josiah Lombard	Isaac G. Lombard	500,000	.....	" "
508.	"	North Western Nat. B. of,	"	C. G. Hammond	George Sturges	500,000	1,000,000	N. B. Commerce.
698.	"	* Union National Bank of,	"	William F. Coolbaugh	Charles J. Connell	500,000	1,000,000	Metropol'n N. B.
642.	"	Merchants' National B. of,	"	Chauncey B. Blair	Henry R. Symonds	450,000	1,000,000	Third Nat. B.
466.	"	* Mechanics' National B. of,	"	J. Young Scammon	Andrew Forsyth, A. C.	250,000	1,000,000	Ninth Nat. B.
724.	"	Manufacturers' Nat. B. of,	"	William H. Brown	David J. Lake	250,000	500,000	Third Nat. B.
818.	"	City National Bank of,	"	Asa D. Reed	W. A. Suter	250,000	1,000,000	Ninth Nat. B.
713.	"	Commercial National B. of,	"	Peter R. Westfall	M. D. Buchanan	200,000	500,000	" "
276.	"	* Fourth National Bank of,	"	Benjamin Lombard	Samuel A. Briggs	200,000	1,000,000	Fourth Nat. B.
225.	"	* Second National Bank of,	"	J. Alder Ellis	Edward I. Tinkham	100,000	500,000	Central Nat. B.
966.	"	Traders' National Bank of,	"	Joseph O. Rutter	Thomas P. Tallman	100,000	500,000	Nat. Park Bank.
113.	Danville	First National Bank of,	Vermilion	Joseph G. English	Eben H. Palmer	100,000	200,000	Fourth Nat. B.
477.	Decatur	First National Bank of,	Macon	Thomas O. Smith	Theodore W. Freese	100,000	200,000	" "
902.	Dixon	Lee Co. National Bank of,	Lee	Joseph Crawford	Samuel C. Eells	100,000	250,000	Central Nat. B.
1365.	Elgin	First National Bank of,	Kane	Benjamin F. Lawrence	Morris C. Town	100,000	300,000	N. B. N. Amer.
319.	Freeport	* First National Bank of,	Stephenson	George F. De Forrest	Esrom Mayer	100,000	300,000	Central Nat. B.
385.	"	Second National Bank of,	"	John H. Addams	Luther W. Guiteau	75,000	300,000	Ninth Nat. B.
241.	Galesburg	* First National Bank of,	Knox	Charles H. Matthews	Eugene L. Chapman	150,000	250,000	Central Nat. B.
491.	"	* Second National Bank of,	"	David Sanborn	Albert C. Reed	60,000	.....	Third Nat. B.
831.	Galena	National Bank of,	Jo Davies	Robert H. McClellan	E. C. Ripley	125,000	200,000	Market Nat. B.
979.	"	Merchants' National Bank of,	"	Augustus Esty	William H. Snyder	125,000	300,000	Nat. Park Bank.

827.	Galva	First National Bank of,	Henry	William L. Wiley	Lewis W. Beck	50,000	100,000	N. Currency B.
534.	Geneseo	First National Bank of,	"	Andrew Crawford	Charles Perry	100,000	300,000	Howes & Macy.
1482.	Henry	First National Bank of,	Marshall	Thomas L. Davis	William T. Law	50,000	150,000	Metropl'n N. B.
759.	Knoxville	First National Bank of,	Knox	Cornelius Runkle	John Babbington	60,000	200,000	Nat. Park Bank.
511.	Jacksonville	First National Bank of,	Morgan	Stephen Dunlap	Hiram Wilson	100,000	500,000	Ninth Nat. B.
512.	Joliet	First National Bank of,	Will	George Woodruff	Francis W. Woodruff	100,000	.....	Central Nat. B.
347.	Lacon	First National Bank of,	Marshall	Phineas Stevens	Charles T. Eckley	50,000	250,000	Nat. Park Bank.
114.	La Salle	First National Bank of,	La Salle	James C. Brown	Kneeland T. Adams	50,000	250,000	Fourth Nat. B.
967.	Macomb	First National Bank of,	McDonough	Charles Chandler	Jesse H. Cummings	50,000	200,000	Am. Exch. N. B.
1024.	Mattoon	First National Bank of,	Coles	Charles M. Dole	John W. True	100,000	200,000	Nat. Park Bank.
1177.	Mendota	First National Bank of,	La Salle	Edwin A. Bowen	F. Gifford	65,000	250,000	" "
163.	Moline	First National Bank of,	Rock Island	John Deere	John M. Gould	50,000	200,000	Second Nat. B.
85.	Monmouth	First National Bank of,	Warren	William Laferty	William M. Gregg	50,000	300,000	Nat. Park Bank.
531.	Morris	Grundy Co. National B. of,	Grundy	Charles H. Gould	David D. Spencer	50,000	200,000	Chemical Bank.
1033.	Morrison	First National Bank of,	Whiteside	Lander Smith	Albert J. Jackson	50,000	100,000	Nat. Park Bank.
409.	Mt. Carroll	First National Bank of,	Carroll	James Mark	Henry A. Mills	60,000	100,000	Ninth Nat. B.
1641.	Olney	First National Bank of,	Rock Island	Henry Spring	Andrew Darling	100,000	200,000	.....
1154.	Ottawa	First National Bank of,	La Salle	William Hickling	William H. Cushman	100,000	300,000	Howes & Macy.
1465.	"	National City Bank of,	"	Henry F. Eames	Edwin C. Allen	100,000	300,000	Chemical Bank.
1555.	Paris	First National Bank of,	Edgar	R. B. Sutherland	George Hunt	80,000	125,000	.....
1637.	Pekin	First National Bank of,	Tazewell	Isaac E. Leonard	Benjamin F. Blossom	100,000	200,000	Ocean Nat. B.
176.	Peoria	* First National Bank of,	Peoria	Tobias S. Bradley	M. P. Stone	200,000	500,000	Central Nat. B.
207.	"	* Second National Bank of,	"	Lewis Howell	W. B. Hotchkiss	200,000	500,000	Fourth Nat. B.
1117.	"	Mechanics' National Bank of,	"	Isaac Underhill	Samuel Coskery	100,000	500,000	Nat. Park Bank.
441.	Peru	First National Bank of,	La Salle	Theron D. Brewster	Robert V. Sutherland	100,000	350,000	Ninth Nat. B.
1042.	Pittsfield	First National Bank of,	Pike	Chauncey L. Higbee	Clark P. Chapman	50,000	200,000	" "
903.	Princeton	First National Bank of,	Bureau	Benj. S. Ferris	F. W. Waller	70,000	150,000	" "
424.	Quincy	* First National Bank of,	Adams	Caleb M. Pomeroy	Uri S. Penfield	200,000	500,000	Nat. Park Bank.
703.	"	Merch. and Farmers' N. B. of,	"	Lorenzo Bull	Charles H. Bull	150,000	500,000	Fourth Nat. B.
429.	Rockford	First National Bank of,	Winnebago	Alonzo Wood	William W. Wood	50,000	200,000	Nat. Park Bank.
479.	"	Third National Bank of,	"	A. C. Spafford	William T. Wallace	70,000	.....	Ninth Nat. B.
482.	"	Second National Bank of,	"	Robert P. Lane	Goodyear A. Sanford	100,000	400,000	Central Nat. B.
883.	"	* Winnebago National Bank of,	"	Thomas D. Robertson	Spencer Rising	100,000	300,000	B. of New York.
108.	Rock Island	* First National Bank of,	Rock Island	Philemon L. Mitchell	James M. Buford	100,000	200,000	First Nat. Bank.
453.	Rushville	First National Bank of,	Schuyler	William H. Ray	Augustus Warren	65,000	200,000	Nat. Park Bank.
915.	Shawneetown	First National Bank of,	Gallatin	John McKee Peeples	Thomas S. Ridgway	200,000	.....	Ocean Nat. B.
205.	Springfield	* First National Bank of,	Sangamon	John Williams	Frank W. Tracy	125,000	1,000,000	Ninth Nat. B.
1517.	Vandalia	National Bank of,	Fayette	Nath. M. McCurdy	George W. Brown	50,000	100,000	.....
1471.	Virginia	Farmers' National Bank of,	Cass	Samuel S. Vance	John H. Wood	50,000	200,000	Ninth Nat. Bank.
849.	Warren	Farmers' National Bank of,	Jo Davies	Manley Rogers	Junius Rogers	50,000	100,000	Nat. Currency B.
495.	Warsaw	First National Bank of,	Hancock	William Hill	Charles H. Mellen	100,000	200,000	Ninth Nat. B.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
945.	Waukegan	First National Bank of,	Lake	Charles R. Steele	James C. Biddecom	$50,000	$100,000	Central Nat. B.
177.	Wilmington	First National Bank of,	Will	Arch. J. McIntyre	James Whitten	100,000	500,000	Fourth Nat. B.
1484.	Winchester	First National Bank of,	Scott	George W. Ritchey	John Moses	50,000	100,000	Ninth Nat. B.
372.	Woodstock	First National Bank of,	McHenry	Lawrence S. Church	Cyrus B. Durfee	50,000	100,000	" "

Indiana.

44.	Anderson	First National Bank of,	Madison	J. C. Stilwell	Thomas N. Stilwell	50,000	150,000	Ninth Nat. B.
577.	Attica	First National Bank of,	Fountain	Peter S. Veeder	Samuel Finney	50,000	100,000	Tenth Nat. B.
699.	Aurora	First National Bank of,	Dearborn	Thomas Goff	Henry W. Smith	100,000	300,000	Am. Nat. Bank.
58.	Bluffton	First National Bank of,	Wells	John Studabaker	Henry C. Arnold	50,000	200,000	Tenth Nat. B.
1619.	Brookville	Brookville Nat. Bank	Franklin	John H. Farquhar	John W. Hitt	100,000	250,000	.....
70.	Cambridge City	First National Bank of,	Wayne	John Callaway	Thomas Newby	100,000	200,000	Winslow, L.&Co
37.	Centreville	First National Bank of,	"	Jacob B. Julian	Oliver T. Jones	100,000	150,000	Second Nat. B.
1066.	Columbus	First National Bank of,	Bartholomew	Randolph Griffith	F. M. Banfil	100,000	200,000	.....
1034.	Connersville	First National Bank of,	Fayette	Benjamin F. Claypool	Edward F. Claypool	100,000	250,000	Third Nat. B.
571.	Crawfordsville	First National Bank of,	Montgomery	William H. Durham	Benjamin Wasson	75,000	100,000	Ninth Nat. B.
152.	Danville	First National Bank of,	Hendricks	Simon T. Hadley	Samuel P. Foote	100,000	300,000	First Nat. Bank.
206.	Elkhart	First National Bank of,	Elkhart	Philo Morehous	Silas Baldwin	60,000	200,000	" "
28.	Evansville	* First National Bank of,	Vanderburg	Horatio Q. Wheeler	William T. Page	100,000	500,000	Central Nat. B.
730.	"	* Evansville National Bank	"	George W. Rathbone	Samuel Bayard	800,000	1,000,000	Third Nat. B.
989.	"	Merchants' National Bank of,	"	Charles R. Bement	John D. Roche	350,000	700,000	Ninth Nat. B.
11.	Fort Wayne	* First National Bank of,	Allen	Joseph D. Nuttman	William B. Fisher	200,000	500,000	Third Nat. B.
865.	"	* Fort Wayne National Bank	"	Charles D. Bond	Jared D. Bond	250,000	500,000	" "
1100.	"	Merchants' National Bank of,	"	S. Cary Evans	John S. Irwin	100,000	300,000	Tenth Nat. B.
50.	Franklin	First National Bank of,	Johnson	Willis S. Webb	Thomas W. Woollen	132,000	200,000	Central Nat. B.
78.	"	Second National Bank of,	"	George W. Branham	Richard T. Overstreet.	100,000	200,000	Fourth Nat. B.
146.	Goshen	First National Bank of,	Elkhart	Milton Mercer	Henry H. Hitchcock	115,000	115,000	Third Nat. B.
219.	Greencastle	First National Bank of,	Putnam	Thomas C. Hammond	Jerome Allen	125,000	500,000	Central Nat. B.
356.	Greensburgh	First National Bank of,	Decatur	Antrim R. Forsyth	George H. Mills	100,000	300,000	Fourth Nat. B.
145.	Huntington	First National Bank of,	Huntington	Samuel H. Purviance	William McGrew	50,000	100,000	Third Nat. B.
55.	Indianapolis	* First National Bank of,	Marion	William H. English	John C. New	500,000	1,000,000	Riggs & Co.
581.	"	* Indianapolis National Bank	"	Theo. P. Haughey	A. F. Williams	500,000	1,000,000	Third Nat. B.
617.	"	Citizens' National Bank of,	"	Isaiah Mansur	Joseph R. Haugh	300,000	500,000	Fourth Nat. B.
783.	"	Fourth National Bank of,	"	W. C. Holmes		*Closing.*	.....	.....
869.	"	Merchants' National Bank of,	"	Henry Schnull	Volney T. Malott	100,000	300,000	Central Nat. B.
984.	"	* Indiana National Bank of,	"	George Tousey	David E. Snyder	400,000	600,000	Ocean Nat. B.
956.	Jeffersonville	First National Bank of,	Clark	James H. McCampbell	William H. Fogg	100,000	150,000	Fourth Nat. B.

1466.	"	Citizens' National Bank of,	"	James L. Bradley	John Adams	150,000	500,000	Gilman, Son&Co
894.	Kokomo	First National Bank of,	Howard	Thomas Jay	Alfred B. Walker	50,000	100,000	First Nat. Bank.
41.	Kendallville	First National Bank of,	Noble	John Mitchell	Charles S. Mitchell	100,000	100,000	Second Nat. B.
872.	Knightstown	First National Bank of,	Henry	Robert Woods	Charles D. Morgan	100,000	300,000	Central Nat. B.
23.	Lafayette	* First National Bank of,	Tippecanoe	Martin L. Peirce	David McBride	600,000	750,000	N. Broadway B.
420.	"	Second National Bank of,	"	Joseph Brown	Henry S. Mayo	200,000	500,000	Nat. Park Bank.
882.	"	Union National Bank of,	"	John L. Reynolds	Cyrus Ball	250,000	500,000	Ninth Nat. B.
930.	"	* National State Bank of,	"	Moses Fowler	Jno.C. Brockenbrough.	600,000	600,000	Third Nat. B.
82.	Lawrenceburg	* First National Bank of,	Dearborn	Dewitt C. Fitch	Peter Braun	100,000	200,000	Central Nat. B.
1418.	"	Lawrenceburg National B.	"	Ezra G. Hayes	Levia B. Lewis	200,000	400,000	.....
377.	Laporte	First National Bank of,	Laporte	Aurora Case	Robert S. Morrison	100,000	200,000	Ninth Nat. B.
1234.	Lima	National State Bank of,	La Grange	Samuel P. Williams	James B. Howe	50,000	100,000	Third Nat. B.
1031.	Logansport	National Bank of,	Cass	Thomas H. Wilson	William Ingram	100,000	250,000	Phenix Nat. B.
114.	Madison	* First National Bank of,	Jefferson	Edwin G. Whitney	Thomas Reid	300,000	500,000	First Nat. Bank.
1457.	"	* National Branch Bank of,	"	Nathan Powell	George D. Fitzhugh	300,000	500,000	.....
794.	Martinsville	First National Bank of,	Morgan	Perminter M. Parks	Harvey Satterwhite	100,000	300,000	Central Nat. B.
366.	Mt. Vernon	First National Bank of,	Posey	John B. Gardiner	Seth M. Leavenworth	50,000	100,000	Third Nat. B.
793.	Muncie	Muncie National Bank	Delaware	John Marsh	John W. Burson	300,000	300,000	Phenix N. B.
702.	New Albany	* First National Bank of,	Floyd	Jesse J. Brown	Walter Mann	300,000	500,000	Nat. Ocean B.
775.	"	New Albany National Bank	"	James M. Hains	Harvey A. Scribner	300,000	1,000,000	Gilman,Son&Co
965.	"	Merchants' National B. of,	"	Alexander S. Burnett	James R. Shields	200,000	200,000	Third Nat. B.
804.	New Castle	First National Bank of,	Henry	Martin L. Bundy	Daniel Murphey	100,000	200,000	Ninth Nat. B.
63.	Peru	First National Bank of,	Miami	Elbert H. Shirk	Marvin S. Robinson	100,000	150,000	.....
317.	Richmond	First National Bank of,	Wayne	James E. Reeves	Thomas G. Yarrington.	200,000	250,000	Am. Exch. N. B.
1102.	"	Richmond National Bank	"	Charles F. Coffin	Albert H. Blanchard	100,000	500,000	Third Nat. B
63.	Rockville	First National Bank of,	Park	George K. Steele	William S. Magill	150,000	300,000	Ninth Nat. B.
1456.	Rushville	Rushville National Bank	Rush	George C. Clark	Joseph M. Oglesby	100,000	250,000	Third Nat. B.
1032.	Seymour	First National Bank of,	Jackson	James L. Gardner	George H. Murphy	100,000	150,000	.....
1263.	Shelbyville	First National Bank of,	Shelby	William McClure	Augustus D. Lynch	65,000	100,000	.....
126.	South Bend	First National Bank of,	St. Joseph's	Thomas S. Stanfield	Charles W. Guthrie	100,000	300,000	Third Nat. B.
47.	Terre Haute	* First National Bank of,	Vigo	D. W. Minshall	Edward J. Williams	200,000	300,000	Nat. Park Bank.
1103.	"	* National State Bank of,	"	Preston Hussey	Charles M. Warren	300,000	1,000,000	Third Nat. B.
1046.	Thorntown	First National Bank of,	Boone	Samuel Cason	John M. Patton	65,000	130,000	.....
815.	Union City	First National Bank of,	Randolph	Edward Starbuck	Robert S. Fisher	50,000	100,000	Winslow,L.&Co.
105.	Valparaiso	First National Bank of,	Porter	Levi A. Cass, Jr.	Marquis L. McClelland.	50,000	200,000	Culver, P. & Co.
346.	Vevay	First National Bank of,	Switzerland	Ulysses P. Schenck	William Hall	103,000	200,000	Ninth Nat. B.
1454.	Vincennes	Vincennes National Bank	Knox	John Ross	Wilson J. Williams	200,000	300,000	Third Nat. B.
129.	Wabash	First National Bank of,	Wabash	John N. Pettit	Edward S. Ross	75,000	100,000	Culver, P. & Co.
88.	Warsaw	First National Bank of,	Kosciusko	Samuel H. Chipman	William C. Graves	50,000	200,000	Third Nat. B.
889.	Winchester	First National Bank of,	Randolph	Thomas Ward	William M. Locke	60,000	120,000	Ninth Nat. B.

Iowa.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
299.	Bloomfield	First National Bank of,	Davis	John W. Ellis	J. B. Glenn	$55,000	$100,000	Ninth Nat. B.
351.	Burlington	* First National Bank of,	Des Moines	Lyman Cook	George C. Lauman	100,000	250,000	Central Nat. B.
751.	Burlington	National State Bank of,	"	F. W. Brooks	M. C. Peasley	100,000	250,000	Metrop. N. B.
483.	Cedar Rapids	City National Bank of,	Linn	Sampson C. Bever	James L. Bever	100,000	200,000	Third Nat. B.
500.	"	First National Bank of,	"	William W. Walker	John Weare	50,000	100,000	Central Nat. B.
337.	Centreville	First National Bank of,	Appanoose	William Bradley	David C. Campbell	50,000	300,000	Tenth Nat. B.
994.	Clinton	National Bank of,	Clinton	William F. Coan	James A. Townsend	60,000	120,000	Commonwealth.
479.	Council Bluffs	First National Bank of,	Pottawattomie	Anson L. Deming	M. H. Deming	50,000	100,000	Ninth Nat. B.
15.	Davenport	* First National Bank of,	Scott	George H. French	Ira M. Gifford	100,000	500,000	" "
848.	"	* Davenport National Bank	"	George L. Davenport	B. B. Woodward	200,000	500,000	Nat. Park Bank.
493.	Decorah	First National Bank of,	Winnishiek	James H. Easton	Sumner W. Matteson	50,000	150,000	Central Nat. B.
389.	Des Moines	* First National Bank of,	Polk	Joseph B. Stewart	Charles Mosher	50,000	500,000	Third Nat. B.
485.	"	Second National Bank of,	"	George M. Hippee	George W. Jones	50,000	250,000	.....
950.	"	* National State Bank of,	"	Benjamin F. Allen	Francis R. West	100,000	250,000	Gilman, Son & Co
316.	Dubuque	* First National Bank of,	Dubuque	Franklin Hinds	Henry M. Kingman	150,000	500,000	Nat. Park Bank.
846.	"	* Merchants' National Bank of,	"	Fred. W. H. Sheffield	Richard A. Babbage	200,000	500,000	" "
1540.	"	National State Bank of,	"	Leroy D. Randall	Addison B. Robinson	150,000	500,000	" "
1475.	Fairfield	First National Bank of,	Jefferson	James F. Wilson	Samuel C. Farmer	50,000	100,000	Metropol'n N. B.
1611.	Fort Madison	National Bank of,	Lee	Jno. H. Winterbotham	Clark R. Wever	75,000	200,000	Central Nat. B.
1629.	Grinnell	First National Bank of,	Poweshiek	Erastus Snow	Charles H. Spencer	50,000	150,000	Ocean Nat. B.
1581.	Independence	First National Bank of,	Buchanan	Richard Campbell	P. C. Wilcox	50,000	100,000	.....
18.	Iowa City	First National Bank of,	Johnson	William B. Daniels	William H. Hubbard	75,000	250,000	Gilman, Son & Co
977.	"	* Iowa City National Bank	"	E. Clark	John H. Branch	100,000	300,000	Am. Exch. N. B.
80.	Keokuk	* First National Bank of,	Lee	Henry K. Love	Robert B. Foote	100,000	200,000	Central Nat. B.
1441.	"	State National Bank of,	"	James F. Cox	Oscar C. Hale	150,000	500,000	Am. Exch. N. B.
405.	Lansing	First National Bank of,	Allamakee	Gustav Kerndt	James W. Thomas	50,000	100,000	N. B. N. Amer.
66.	Lyons	First National Bank of,	Clinton	James P. Gage	Robert N. Rand	100,000	250,000	Ninth Nat. B.
117.	Marion	First National Bank of,	Linn	Redman D. Stephens	F. S. Winslow	67,000	100,000	First Nat. Bank.
411.	Marshalltown	First National Bank of,	Marshall	Greenleaf M. Woodbury	Charles W. Fracker	100,000	100,000	Gilman, Son & Co
999.	Maquoketa	First National Bank of,	Jackson	Lewis B. Dunham	Otto V. Schrader	50,000	100,000	Am. Exch. N. B.
323.	McGregor	* First National Bank of,	Clayton	Samuel Merrill	Oley Hulverson	100,000	150,000	Chemical Bank.
692.	Muscatine	Muscatine National Bank	Muscatine	John B. Dougherty	Joseph Richardson	100,000	200,000	Gilman, Son & Co
1577.	"	Merchants' Exchange N. B.	"	Peter Jackson	William C. Brewster	50,000	200,000	.....
299.	Mt. Pleasant	* First National Bank of,	Henry	Presley Saunders	George A. Stone	75,000	150,000	Central Nat. B.
922.	"	National State Bank of,	"	Timothy Whiting	John H. Whiting	100,000	150,000	Fourth Nat. B.
650.	Newton	First National Bank of,	Jasper	David L. Clark	Thomas Arthur	50,000	100,000	.....
1618.	Osage	Osage National Bank	Mitchell	Arad Hitchcock	Jacob H. Brush	50,000	100,000	Nat. Park Bank.
147.	Oskaloosa	First National Bank of,	Mahaska	John White	John H. Warren	75,000	200,000	First Nat. Bank.

1101.	"	National State Bank of,	"	William T. Smith	Mitchel Wilson	100,000	300,000	Citizens' Nat. B.
107.	Ottumwa	First National Bank of,	Wapello	Wesley B. Bonnifield	Joseph B. Field	50,000	300,000	Tenth Nat. B.
1593.	Vinton	First National Bank of,	Benton	Harvey D. Gay	Samuel H. Watson	50,000	100,000	N. B. Republic.
398.	Washington	First National Bank of,	Washington	Joseph Keck	S. Farnsworth	50,000	200,000	Gilman, Son&Co
792.	Waterloo	First National Bank of,	Blackhawk	Martin H. Moore	George W. Couch	50,000	200,000	Ninth Nat. B.
1403.	Winterset	National Bank of,	Madison	Charles D. Bevington	William W. McKnight	50,000	100,000	Third Nat. B.

Kansas.

1590.	Lawrence	National Bank of,	Douglas	W. H. R. Lykins	Worthington Hadley	100,000	500,000	Third Nat. B.
182.	Leavenworth	* First National Bank of,	Leavenworth	John Kerr	Robert Crozier	100,000	500,000	Fourth Nat. B.
1448.	"	* Second National Bank of,	"	Austin M. Clark	William P. Borland	100,000	300,000	Nat. Park Bank.

Kentucky.

718.	Covington	* First National Bank of,	Kenton	Amos Shinkle	John A. Crawford	500,000	500,000	Am. Nat. Bank.
1601.	Danville	First National Bank of,	Boyle	George W. Welsh	Edm'd L. Shackelford	150,000	200,000	B'nk of America.
1600.	"	Central National Bank of,	"	Clifton Rhodes	W. P. Ingram	160,000	300,000	Ninth Nat. B.
1615.	Henderson	Henderson Nat. Bank	Henderson	L. C. Dallam	S. K. Sneed	100,000	250,000	Nat. Park Bank.
1493.	Lancaster	National Bank of,	Garrard	Lewis Y. Leavell	William H. Kinnaird	100,000	200,000	.....
760.	Lexington	* First National Bank of,	Fayette	Jacob Hughes	Thomas Mitchell	200,000	500,000	B. of America.
906.	"	* Lexington City National B.	"	W. C. Goodloe	Edward Cronly	200,000	500,000	Ninth Nat. B.
112.	Louisville	* First National Bank of,	Jefferson	George A. Lewis	Robert M. Cunningham	300,000	1,000,000	Second Nat. B.
777.	"	Second National Bank of,	"	James Bridgeford	George S. Allison	200,000	1,000,000	Fourth Nat. B.
788.	"	Louisville City National B.	"	Charles N. Warren	Richard S. Moxley	200,000	500,000	" "
790.	"	Planters' National Bank of,	"	James M. Duncan	James W. Batchelor	300,000	500,000	Third Nat. B.
1599.	Paducah	First National Bank of,	McCracken	James N. Beadles	Salem P. Cope	125,000	500,000	Ocean Nat. B.
1309.	Richmond	Farmers' National Bank of,	Madison	Ezekiel H. Field	Silas T. Green	150,000	250,000	Merchants' N. B.
1204.	Stanford	National Bank of,	Lincoln	John S. Murphey	Ben. Wesley Dunn	100,000	200,000	B. of America.
995.	Winchester	Clark Co. National Bank of,	Clark	Thomas H. Robinson	Wiley T. Poynter	55,000	200,000	Nat. Park Bank.

Louisiana.

162.	New Orleans	* First National Bank of,	New Orleans	Augustus C. Graham	D. B. Forbes	500,000	10,000,000	First Nat. Bank.
1591.	"	City National Bank of,	"	A. G. Ober	N. T. N. Robinson	300,000	6,000,000	.....
1626.	"	* Louisiana Nat. Bank of,	"	James Robb	Conrad N. Jordan	1,000,000	5,000,000	Third Nat. B.

Michigan.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
1544.	Albion	National Exchange Bank of,	Calhoun	Samuel V. Erwin	Gardner W. Davis	$50,000	$100,000	Ninth Nat. Bank.
22.	Ann Arbor	* First National Bank of,	Washtenaw	E. Wells	Charles H. Richmond	100,000	200,000	Central Nat. B.
410.	Bay City	First National Bank of,	Bay	Chauncey W. Gibson	Harvey J. Clark	100,000	300,000	Ninth Nat. B.
1205.	Battle Creek	First National Bank of,	Calhoun	Loyal C. Kellogg	Charles M. Leon	100,000	.....	" "
1235.	Cold Water	Coldwater National Bank	Branch	Henry C. Lewis	George Starr	100,000	200,000	Third Nat. B.
813.	Constantine	First National Bank of,	St. Joseph	Ephraim H. Sheldon	Peter Haslet	50,000	200,000	First Nat. Bank.
1256.	Corunna	First National Bank of,	Shiawassee	Hugh McCurdy	Spencer B. Raynali	50,000	200,000	Ninth Nat. B.
97.	Detroit	First National Bank of,	Wayne	Samuel P. Brady	Emory Wendell	100,000	500,000	Central Nat. B.
116.	"	* Second National Bank of,	"	Henry P. Baldwin	Clement M. Davison	1,000,000	1,000,000	Nat. Park Bank.
1433.	"	National Insurance Bank of,	"	John Owen	Walter Ingersoll	200,000	1,000,000	Metropol'n N. B.
1542.	"	American National Bank of,	"	Alexander H. Dey	George B. Sartwell	200,000	500,000	Am. Exch. N. B.
1625.	Dowagiac	First Nat. Bank of,	Cass	Henry B. Denman	William A. Stow	50,000	100,000	.....
637.	East Saginaw	First National Bank of,	Saginaw	E. T. Judd	Charles K. Robinson	75,000	250,000	Central Nat. B.
1550.	"	Merchants' National B. of,	"	William L. P. Little	James F. Brown	200,000	500,000	Merch. Ex. N. B.
81.	Fenton	* First National Bank of,	Genesee	D. L. Latourette	H. B. Latourette	50,000	200,000	Nat. Park Bank.
1588.	Flint	First National Bank of,	"	Henry M. Henderson	Austin B. Witherbee	100,000	200,000	" "
294.	Grand Rapids	First National Bank of,	Kent	Martin L. Sweet	Harvey J. Hollister	150,000	200,000	Central Nat. B.
812.	"	* City National Bank of,	"	Thomas D. Gilbert	John F. Baars	100,000	300,000	Fourth Nat. B.
168.	Hillsdale	First National Bank of,	Hillsdale	William Waldron	James B. Baldy	50,000	100,000	Central Nat. B.
1470.	"	Second National Bank of,	"	Henry Waldron	H. J. King	100,000	200,000	.....
1247.	Houghton	First National Bank of,	Houghton	Ransom Sheldon	J. Chassell	160,000	1,000,000	Central Nat. B.
275.	Ionia	First National Bank of,	Ionia	Frederick Hall	James Kennedy	150,000	200,000	Ninth Nat. B.
1065.	Jackson	First National Bank of,	Jackson	Alonzo Bennett	J. C. Bonnell	100,000	250,000	Central Nat. B.
1533.	"	People's National Bank of,	"	Henry A. Hayden	John M. Root	100,000	250,000	Nat. Park Bank.
191.	Kalamazoo	First National Bank of,	Kalamazoo	Latham Hull	Fred. H. Potter	100,000	500,000	Central Nat. B.
1359.	"	Michigan National Bank of,	"	William A. Wood	John W. Taylor	100,000	500,000	Fourth Nat. B.
264.	Lansing	Second National Bank of,	Ingham	James I. Mead	Joseph Mills	50,000	150,000	" "
1271.	Lowell	Lowell National Bank	Kent	William W. Hatch	J. Ely Chapin	50,000	100,000	Nat. Park Bank.
1515.	Marshall	* First National Bank of,	Calhoun	Charles T. Gorham	George S. Wright	100,000	250,000	.....
1518.	"	National Bank of Michigan	"	Horace J. Perrin	J. M. Buckley	100,000	250,000	Nat. Park Bank.
390.	Marquette	First National Bank of,	Marquette	Ambrose Campbell	Peter White	50,000	300,000	Ninth Nat. B.
1587.	Monroe	First National Bank of,	Monroe	Caleb Ives	Charles G. Johnson	100,000	200,000	N. Shoe & L. B.
1573.	Owosso	First National Bank of,	Shiawassee	Amos Gould	Adam H. Byerly	50,000	200,000	Mechanics' N. B.
1521.	Paw Paw	First National Bank of,	Van Buren	Alonzo Sherman	Joe A. Hollon	50,000	100,000	Ninth Nat. B.
434.	Pontiac	* First National Bank of,	Oakland	James Andrews	E. B. Comstock	100,000	300,000	" "
1574.	"	Second National Bank of,	"	M. La Mont Bagg	Alba A. Lull	100,000	350,000	Ocean Nat. B.
354.	Romeo	First National Bank of,	Macomb	Neil Gray	H. O. Smith	100,000	150,000	Central Nat. B.

825.	Sturgis	First National Bank of,	St. Joseph	Richard Reed	John J. Beck	100,000	200,000	Third Nat. B.
1539.	St. Johns	First National Bank of,	Clinton	Charles Kipp	Samuel S. Walker	50,000	200,000	Fourth Nat. B.
1063.	Tecumseh	National Bank of,	Lenawee	Peter R. Adams	Lucius Lilley	50,000	100,000	Ninth Nat. B.
600.	Three Rivers	First National Bank of,	St. Joseph	Edward S. Moore	Charles L. Blood	100,000	250,000	Central Nat. B.
155.	Ypsilanti	First National Bank of,	Washtenaw	Asa Dow	Isaac N. Conklin	75,000	200,000	Nat. Park Bank.

Minnesota.

496.	Hastings	First National Bank of,	Dakota	Seymour G. Renick	Lewis S. Follett	100,000	200,000	Metropol'n N. B.
538.	"	Merchants' National B. of,	"	John L. Thorne	Sidney Mills, Jr.	100,000	200,000	.....
1710.	Minneapolis	First National Bank of,	Hennepin	Jacob K. Sidle	Henry G. Sidle	50,000	250,000	Tradesmen's B.
719.	"	National Exchange Bank of,	"	Hiram Miller	Wilson P. Westfall	50,000	250,000	Am. Nat. Bank.
1623.	"	State Nat. Bank of,	"	Rich'd J. Mendenhall	Rufus J. Baldwin	100,000	250,000	Nat. Park Bank.
631.	New Ulm	First National Bank of,	Brown	Daniel G. Shillock	John C. Rudolph	60,000	200,000	Fourth Nat. B.
1487.	Red Wing	First National Bank of,	Goodhue	Theodore B. Sheldon	Jesse McIntire	50,000	100,000	Nat. Park Bank.
579.	Rochester	First National Bank of,	Olmsted	John R. Cook	Thomas H. Titus	50,000	200,000	Fourth Nat. B.
1597.	Shakopee	First National Bank of,	Scott	David L. How	Foster L. Balch	50,000	100,000	Ninth Nat. B.
1513.	Stillwater	First National Bank of,	Washington	Charles Scheffer	Orange R. Ellis	50,000	200,000	Central Nat. Bk.
203.	St. Paul	* First National Bank of,	Ramsey	James E. Thompson	Horace Thompson	600,000	1,000,000	Fourth Nat. B.
725.	"	Second National Bank of,	"	Erastus S. Edgerton	Delos A. Monfort	150,000	500,000	Central Nat. B.
1258.	"	National Marine Bank of,	"	Newton Bradley	Orlando B. Turrill	100,000	300,000	Ninth Nat. B.
550.	Winona	First National Bank of,	Winona	Lemuel C. Porter	Clark T. Morris	50,000	250,000	" "
1543.	"	United National Bank,	"	A. W. Webster	Thomas E. Bennett	50,000	200,000	.....

Mississippi.

1610.	Jackson	First National Bank of,	Hinds	Joshua Green	Thomas Green	100,000	500,000	Am. Nat. B.
803.	Vicksburg	National Bank of Vicksburg.	Warren	George M. Barber	Alexander H. Arthur	50,000	200,000	Fourth Nat. B.

Missouri.

1584.	Boonville	* Central National Bank of,	Cooper	Joseph L. Stephens	Robert Wadeson	100,000	200,000	B. of America.
454.	Carondelet	First National Bank of,	St. Louis	Bernard Poepping	Edward Hooper	125,000	300,000	E. Kelly & Co.
67.	Columbia	First National Bank of,	Boone	.....	.....	*Closed.*		.....
1467.	"	Exchange National Bank of,	"	James H. Waugh	John M. Samuel	100,000	200,000	Alexander & Co.
1571.	Hannibal	* First National Bank of,	Marion	Josiah Hunt	Joseph G. Easton	100,000	200,000	Fourth Nat. B.
1529.	Independence	First National Bank of,	Jackson	Preston Roberts	David Waldo	50,000	100,000	" "
1612.	Kansas City	First National Bank of,	"	George W. Branham	David M. Jarboe	100,000	500,000	Ninth Nat. Bank.

No.	Place.	Name	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
173.	St. Louis	* Third National Bank of,	St. Louis	James H. Britton	Thomas A. Stoddart	$1,049,000	$5,000,000	Fourth Nat. B.
1501.	"	Merchants' National Bank of,	"	Robert Campbell	Thomas E. Yeatman	700,000	2,000,000	B. of America.
1112.	"	St. Louis National Bank of,	"	William E. Burr	Louis C. Billon	530,000	1,000,000	Metropol'n N. B.
1381.	"	Union National Bank of,	"	Henry S. Turner	John Matthews, Jr.	500,000	.....	N. B. State N. Y.
139.	"	* Second National Bank of,	"	George H. Rea	Edward D. Jones	200,000	1,000,000	Ninth Nat. Bank.
283.	"	* Fourth National Bank of,	"	Joseph J. Mersman	Fred. W. Biebinger	200,000	500,000	Central Nat. B.
89.	"	* First National Bank of,	"	Frederick Cronenbold	C. Fishback	100,000	1,000,000	Ninth Nat. B.
260.	St. Charles	First National Bank of,	St. Charles	Eugene Gauss	Joseph H. Alexander	50,000	100,000	N. B. Commerce.
1580.	St. Joseph	First National Bank of,	Buchanan	William Zook	Joseph C. Hull	100,000	500,000	Croton Nat. B.
1627.	Sedalia	First National Bank of,	Pettis	Cyrus Newkirk	A. D. Jaynes	100,000	250,000	.....

Montana.

1649.	Helena	* First National Bank of,	Edgerton	Samuel T. Hanser	T. H. Kleinschmidt	100,000	500,000	.....

Nebraska.

1417.	Nebraska City	Otoe County National B. of,	Otoe	Tolbert Ashton	Julian Metcalf	50,000	200,000	Ninth Nat. B.
209.	Omaha City	* First National Bank of,	Douglas	Edward Creighton	Augustus Kountze	100,000	200,000	Central Nat. B.
1633.	"	Omaha National Bank	"	Ezra Millard	Joseph N. Field	50,000	500,000	.....

Nevada.

1331.	Austin	First National Bank of,	Lander	John W. Harker	N. Chittenden Fassett	155,000	1,000,000	Third Nat. Bank.

Ohio.

27.	Akron	* First National Bank of,	Summit	Thomas W. Cornell	Hiram G. Fuller	250,000	250,000	Ninth Nat. B.
40.	"	Second National Bank of,	"	George D. Bates	Alden Gage	100,000	500,000	Central Nat. B.
183.	Ashland	First National Bank of,	Ashland	Hulbert Luther	Jacob O. Jennings	50,000	250,000	Ninth Nat. B.
975.	Ashtabula	* Farmers' National Bank of,	Ashtabula	O. H. Fitch	Amos F. Hubbard	100,000	300,000	Ocean Nat. B.
233.	Athens	First National Bank of,	Athens	Eliakim H. Moore	Archibald D. Brown	50,000	200,000	.....
911.	Barnesville	First National Bank of,	Belmont	John Bradfield	John F. Davis	100,000	200,000	First Nat. Bank.
715.	Batavia	First National Bank of,	Clermont	C. G. Megrue	Milton Jamieson	100,000	300,000	Fourth Nat. B.
133.	Beverly	First National Bank of,	Washington	George Bowen	William McIntosh	100,000	200,000	First Nat. Bank.
214.	Bridgeport	* First National Bank of,	Belmont	Ebenezer P. Rhodes	John C. Tallman	200,000	200,000	Nassau Bank.

237.	Bryan	* First National Bank of,	Williams	William A. Stevens	A. J. Treddler	50,000	100,000	Fourth Nat. B.
443.	Bucyrus	First National Bank of,	Crawford	John A. Gormly	James B. Gormly	100,000	.....	Central Nat. B.
100.	Cadiz	* First National Bank of,	Harrison	Joseph S. Thomas	James M. Watson	120,000	250,000	First Nat. Bank.
1447.	"	Harrison National Bank of,	"	Chauncey Dewey	Melford J. Brown	100,000	200,000	Am. Exch. N. B.
76.	Canton	* First National Bank of,	Stark	Cornelius Aultman	G. W. Williams	100,000	500,000	Ninth Nat. B.
463.	"	Second National Bank of,	"	Martin Widikal	Isaac Harter	100,000	500,000	Howes & M.
127.	Cardington	First National Bank of,	Morrow	Isaac H. Pennock	William G. Beatty	50,000	100,000	First Nat. Bank.
141.	Cambridge	First National Bank of,	Guernsey	Stephen B. Clark	John R. Clark	100,000	300,000	" "
128.	Chillicothe	* First National Bank of,	Ross	William McKell	William A. Cook	150,000	300,000	Central Nat. B.
1172.	"	Ross County National B. of,	"	L. W. Foulke	Cyrus Hanby	100,000	200,000	.....
1277.	"	Chillicothe National Bank	"	Albert Douglass	John M. Snyder	100,000	300,000	.....
7.	Cleveland	* First National Bank of,	Cuyahoga	George Worthington	A. K. Spencer	300,000	500,000	Central Nat. B.
13.	"	* Second National Bank of,	"	Joseph Perkins	Hinman B. Hurlbut	600,000	1,500,000	N. B. Commerce.
773.	"	* Merchants' National Bank of,	"	Truman P. Handy	William L. Cutter	500,000	1,000,000	National Park B.
786.	"	National City Bank of,	"	Lemuel Wick	John F. Whitelaw	200,000	500,000	Continental N.B.
807.	"	* Commercial National B. of,	"	Dan P. Eells, V. P.	Augustus S. Gorham	600,000	1,000,000	N. B. Commerce.
24.	Cincinnati	* First National Bank of,	Hamilton	John W. Ellis	Theodore Stanwood	1,000,000	3,000,000	Central Nat. B.
620.	"	* Central National Bank of,	"	William Hooper	M. H. Coates	500,000	1,000,000	American N. B.
630.	"	Ohio National Bank of,	"	Charles G. Rogers	William B. Wood	500,000	1,000,000	Fourth Nat. B.
844.	"	Merchants' National Bank of,	"	Daniel J. Fallis	H. C. Ferguson	500,000	800,000	Central Nat. B.
1185.	"	Commercial National B. of,	"	Charles B. Foote	Hugh Colville	500,000	1,000,000	Nat. Park Bank.
20.	"	* Third National Bank of,	"	Thomas B. Page	G. P. Griffith	300,000	500,000	Ninth Nat. B.
93.	"	* Fourth National Bank of,	"	Benjamin T. Stone	Charles H. Nash	300,000	300,000	" "
32.	"	* Second National Bank of,	"	Seth Evans	Stanhope S. Rowe.	200,000	500,000	" "
119.	Circleville	* First National Bank of,	Pickaway	Marcus Brown	Otis Ballard, Jr	260,000	300,000	Fourth Nat. B.
172.	"	Second National Bank of,	"	Noah S. Gregg	Henry N. Hedges	75,000	200,000	Ninth Nat. B.
123.	Columbus	* First National Bank of,	Franklin	Peter Ambos	Hermon M. Hubbard	300,000	500,000	Central Nat. B.
599.	"	* Franklin National Bank of,	"	David W. Deshler	Joseph Hutcheson	150,000	500,000	Fourth Nat B.
591.	"	* National Exchange Bank of,	"	William G. Deshler	Charles J. Hardy	200,000	500,000	Am. Exch. N. B.
378.	Cuyahoga Falls	First National Bank of,	Summit	Elisha N. Sill	James H. Stanley	50,000	200,000	Ninth Nat. B.
9.	Dayton	* First National Bank of,	Montgomery	Simon Gebhart	Gabriel B. Harman	112,500	225,000	Second Nat. B.
10.	"	* Second National Bank of,	"	Jonathan Harshman	David C. Rench	100,000	500,000	.....
898.	"	Dayton National Bank of,	"	Peter Odlin	Charles G. Swain	150,000	300,000	Am. Exch. N. B.
243.	Delaware	First National Bank of,	Delaware	Benjamin Powers	William E. Moore	100,000	200,000	First Nat. Bank.
853.	"	Delaware Co. National B. of,	"	Hosea Williams	Sidney Moore, Jr	100,000	200,000	Nassau Bank.
274.	Delphos	First National Bank of,	Allen	Lewis G. Roebuck	John M. C. Marble	100,000	300,000	Fourth Nat. B.
530.	Eaton	First National Bank of,	Preble	John C. Brooks, Jr	Henry C. Heistand	100,000	300,000	American N. B.
438.	Elyria	* First National Bank of,	Lorain	Elijah De Witt	John W. Hulbert	100,000	200,000	Central Nat. B.
24.	Findlay	* First National Bank of,	Hancock	Edward P. Jones	Charles E. Niles	50,000	100,000	Am. Exch. N. B.
738.	Franklin	First National Bank of,	Warren	Charles Butler	William A. Boynton	100,000	200,000	Second Nat. B.

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
5.	Fremont	* First National Bank of,	Sandusky	Sardis Birchard	Anson H. Miller	$100,000	$200,000	Fourth Nat. B.
136.	Gallipolis	* First National Bank of,	Gallia	Edward Delatombe	George W. Jackson	100,000	300,000	Winslow, L. & Co
419.	Galion	First National Bank of,	Crawford	C. S. Crim	John W. Bloomer	50,000	.....	Third Nat. B.
86.	Germantown	First National Bank of,	Montgomery	John F. Kern	John Stump	50,000	100,000	Ninth Nat. B.
153.	Geneva	First National Bank of,	Ashtabula	Rufus B. Munger	Leander M. Reynolds	100,000	160,000	" "
388.	Granville	First National Bank of,	Licking	H. L. Bancroft	E. M. Downer	50,000	.....	" "
101.	Greenfield	First National Bank of,	Highland	William W. Caldwell	Robert Henry Miller	50,000	100,000	Fourth Nat. B.
1092.	Greenville	Farmers' National Bank of,	Darke	Washington A. Weston	Joseph W. Frizell	84,000	150,000	" "
56.	Hamilton	* First National Bank of,	Butler	Micajah Hughes	John B. Cornell	60,000	100,000	Central Nat. B.
829.	"	Second National Bank of,	"	Alexander F. Hume	John H. Shuey	100,000	300,000	American N. B.
787.	Hillsborough	Hillsborough National Bank	Highland	John A. Smith	Benjamin Barrere	100,000	150,000	Fourth Nat. B.
98.	Ironton	* First National Bank of,	Lawrence	George Willard	H. C. Burr	204,000	500,000	Ninth Nat. B.
242.	"	* Second National Bank of,	"	Thomas W. Means	Richard Mather	100,000	250,000	Fourth Nat. B.
427.	Jefferson	First National Bank of,	Ashtabula	E. B. Woodbury	Newton E. French	58,299	150,000	First Nat. Bank.
652.	Kent	Kent National Bank	Portage	Marvin Kent	James S. Cooke	100,000	250,000	Nat. B. Nor. Am.
137.	Lancaster	First National Bank of,	Fairfield	John D. Martin	C. F. Garaghty	60,000	100,000	Fourth Nat. B.
1241.	"	Hocking Valley Nat. B. of,	"	Darius Tallmadge	Henry V. Weakley	100,000	175,000	American N. B.
1238.	Lebanon	First National Bank of,	Warren	John C. Dunlevy	Robert Boake	100,000	200,000	Central Nat. B.
57.	Lodi	First National Bank of,	Medina	William W. Prentice	Henry Ainsworth	60,000	200,000	Ninth Nat. B.
92.	Logan	First National Bank of,	Hocking	Lawrence A. Culver	Charles E. Bowen	50,000	100,000	Third Nat. B.
1064.	London	Madison National Bank of,	Madison	Henry W. Smith	Harford Toland	120,000	200,000	Fourth Nat. B.
800.	Mansfield	Farmers' National Bank of,	Richland	James Purdy	Hubbard Colby	100,000	300,000	Metropol'n N. B.
436.	"	* First National Bank of,	"	Theodore T. Woodruff	Willard S. Hickox	100,000	300,000	Third Nat. B.
480.	"	Richland National Bank of,	"	Andrew L. Grimes	John M. Jolley	150,000	300,000	Central Nat. B.
142.	Marietta	First National Bank of,	Washington	Beman Gates	William F. Curtis	100,000	200,000	First Nat. Bank.
859.	"	Marietta National Bank	"	Douglas Putnam	Israel R. Waters	100,000	250,000	Am. Nat. Bank.
287.	Marion	First National Bank of,	Marion	Abraham Monnett	John J. Hane	125,000	.....	Central Nat. B.
216.	Massillon	First National Bank of,	Stark	Isaac Steese	Salmon Hunt	200,000	500,000	.....
1318.	"	Union National Bank of,	"	Thomas McCullough	John McClymonds	100,000	300,000	Nat. Park Bank.
258.	Mt. Gilead	First National Bank of,	Morrow	A. K. Dunn	A. O. Shur	120,000	500,000	Tenth Nat. B.
46.	McConnellsville	* First National Bank of,	Morgan	William P. Sprague	Moses McDaniel	100,000	100,000	Nat. Park Bank.
1545.	Middletown	First National Bank of,	Butler	Joseph Sutphen	Lorenzo D. Doty	100,000	200,000	.....
492.	Mt. Pleasant	First National Bank of,	Jefferson	William Price	Jonathan Binns	175,000	250,000	First Nat. Bank.
908.	Mt. Vernon	First National Bank of,	Knox	Columbus Delano	Frederick D. Sturges	50,000	200,000	Fourth Nat. B.
1051.	"	Knox Co. National Bank of,	"	Henry B. Curtis	Hugh Oglevee	150,000	300,000	N. B. Commerce.
858.	Newark	First National Bank of,	Licking	Jerome Buckingham	Virgil H. Wright	100,000	300,000	Fourth Nat. B.
1068.	New Richmond	First National Bank of,	Clermont	William Sturges	N. M. Preble	65,000	100,000	.....
215.	Norwalk	First National Bank of,	Huron	George G. Baker	Daniel A. Baker	50,000	200,000	Metropol'n N. B.
931.	"	Norwalk National Bank	"	John Gardiner	Charles W. Millen	100,000	200,000	Am. Exch. N. B.
72.	Oberlin	* First National Bank of,	Lorain	Samuel Plumb	Albert H. Johnson	100,000	100,000	Tenth Nat. B.

220.	Painesville	First National Bank of,	Lake	Daniel Kerr	Salmon S. Osborn	200,000	300,000	Central Nat. B.
1006.	Piqua	National Bank of,	Miami	William Scott	Joseph G. Young	200,000	200,000	.....
1061.	"	Citizens' National Bank of,	"	William Megrue	Henry C. Landes	100,000	300,000	American N. B.
132.	Pomeroy	First National Bank of,	Meigs	Hiram G. Daniel	George W. Plants	200,000	.....	Third Nat. B.
68.	Portsmouth	* First National Bank of,	Scioto	Percival S. Iams	James Y. Gordon	110,000	400,000	Tenth Nat. B.
935.	"	Portsmouth National B.	"	Peter Kinney	Samuel Reed	250,000	500,000	Ocean Nat. B.
1088.	"	Farmers' National Bank of,	"	Thomas Dugan	John M. Wall	250,000	500,000	Ninth Nat. B.
106.	Ravenna	First National Bank of,	Portage	Newel D. Clark	Ezra S. Comstock	100,000	150,000	Central Nat. B.
850.	"	* Second National Bank of,	"	T. T. Richardson	William H. Beebe	100,000	150,000	Ninth Nat. B.
289.	Ripley	First National Bank of,	Brown	J. Wilson	John Bennington	100,000	.....	.....
933.	"	Farmers' National Bank of,	"	Alfred Beasley	Daniel P. Evans	200,000	300,000	Nassau Bank.
43.	Salem	First National Bank of,	Columbiana	Alexander Pow	Henry J. Stauffer	125,000	500,000	First Nat. Bank.
973.	"	Farmers' National Bank of,	"	Joshua T. Brooks	R. O. Hampson	150,000	200,000	Third Nat. B.
16.	Sandusky	* First National Bank of,	Erie	Augustus H. Moss	Horace O. Moss	150,000	200,000	Fourth Nat. B.
210.	"	* Second National Bank of,	"	Lester S. Hubbard	Andrew W. Prout, Jr.	100,000	.....	Ninth Nat. B.
257.	Sidney	First National Bank of,	Shelby	J. F. Frazier	William Murphey	52,000	100,000	Tenth Nat. B.
501.	Smithfield	First National Bank of,	Jefferson	Joseph H. Cope	William Vermillion	100,000	100,000	Fourth Nat. B.
171.	S. Charleston	* First National Bank of,	Clark	Laban W. Haughey	Milton Clark	100,000	100,000	Ninth Nat. B.
238.	Springfield	* First National Bank of,	"	John Ludlow	Cyrus A. Phelps	200,000	500,000	Tenth Nat. B.
263.	"	Second National Bank of,	"	William Foos	William C. Frye	100,000	300,000	Central Nat. B.
1146.	"	Mad River National Bank of,	"	John Bacon	Thomas F. McGrew	200,000	300,000	Manhattan B.
1062.	Steubenville	Jefferson National Bank of,	Jefferson	William Kilgore	William Spencer	100,000	300,000	B. of America.
1164.	"	First National Bank of,	"	Robert Sherrard, Jr.	George D. McKinney	150,000	300,000	Central Nat. B.
315.	St. Clairsville	First National Bank of,	Belmont	Daniel D. T. Cowen	Henry C. Welday	100,000	.....	First Nat. Bank.
900.	Tiffin	First National Bank of,	Seneca	Benjamin Tomb	John T. Huss	100,000	200,000	Metropol'n N. B.
907.	"	National Exchange Bank of,	"	John D. Loomis	Alfred G. Sneath	125,000	200,000	Am. Exch. N. B.
91.	Toledo	* First National Bank of,	Lucas	Valentine H. Ketcham	S. S. Hubbard	300,000	1,000,000	Fourth Nat. B.
248.	"	* Second National Bank of,	"	George W. Davis	Nehemiah Waterman	250,000	1,000,000	Central Nat. B.
607.	"	Toledo National Bank	"	Samuel M. Young	Paul Jones	300,000	1,000,000	Ocean Nat. B.
809.	"	Northern National Bank of,	"	Matthew Shoemaker	Edward T. Mortimer	150,000	300,000	" "
59.	Troy	* First National Bank of,	Miami	H. W. Allen	John L. Meredith	200,000	300,000	American N. B.
90.	Up. Sandusky	First National Bank of,	Wyandotte	Thomas V. Reber	Sylvester Watson	70,000	150,000	Fourth Nat. B.
863.	Urbana	Citizens' National Bank of,	Champaign	James B. Armstrong	Evans G. Wiley	100,000	300,000	Imp.& Tra. N. B.
916.	"	* Champaign National B. of,	"	Philander B. Ross	Henry P. Espy	100,000	300,000	Ninth Nat. B.
422.	Van Wert	First National Bank of,	Van Wert	Charles Emerson	Andrew S. Burt	60,000	250,000	Nat. Park Bank.
74.	Warren	First National Bank of,	Trumbull	Henry B. Perkins	Matthew B. Tayler	200,000	300,000	Manhattan B.
1578.	"	Trumbull National Bank of,	"	Charles Smith	John S. Edwards	150,000	300,000	Am. Exch. N. B.
284.	Washington	First National Bank of,	Fayette	Daniel McLean	Thomas A. Claypoole	150,000	150,000	Fourth Nat. B.
464.	Wellington	First National Bank of,	Lorain	S. S. Warner	R. A. Horr	50,000	.....	Central Nat. B.
365.	Wilmington	First National Bank of,	Clinton	Charles M. Bosworth	C. C. Nichols	50,000	50,000	Third Nat. B.
1044.	Wellsville	First National Bank of,	Columbiana	Alexander Smith	Kemble C. Wells	100,000	200,000	" "

No.	Place.	Name.	County.	President.	Cashier.	Capital.	Limit.	N. Y. Corresp't.
828.	Wooster	Wayne Co. National Bank of,	Wayne	Robert R. Donnelly	Ephraim Quinby, Jr.	$75,000	$250,000	Winslow, L. & Co
277.	Xenia	* Second National Bank of,	Greene	Thomas P. Townsley	John S. Ankeney	100,000	100,000	Ninth Nat. B.
369.	"	First National Bank of,	"	Abraham Hirling	Alfred Trader	120,000	150,000	4th and 9th N. B.
3.	Youngstown	First National Bank of,	Mahoning	Henry Manning	R. McCurdy	200,000	300,000	Ninth Nat. B.
131.	Zanesville	* Second National Bank of,	Muskingum	Charles W. Potwin	A. Vincent Smith	154,700	300,000	Fourth Nat. B.
164.	"	First National Bank of,	"	Peter Black	Charles C. Russell	100,000	300,000	Second Nat. B.
1230.	"	Muskingum National B. of,	"	Daniel Applegate	Daniel C. Convers	100,000	300,000	Nassau Bank.

Oregon.

1553.	Portland	First National Bank of,	Multnomah	Lewis M. Starr	James Steele	100,000	.....	N. Y. Nat. Ex. B.

Tennessee.

1606.	Chattanooga	* First National Bank of,	Hamilton	William P. Rathburn	Theod. G. Montague	200,000	500,000	Third Nat. B.
1603.	Clarksville	First National Bank of,	Montgomery	Sterling F. Beaumont	William P. Hume	50,000	.....	Manhattan Co.
391.	Knoxville	* First National Bank of,	Knox	Perry Dickenson	William R. Patterson	100,000	500,000	Central Nat. B.
336.	Memphis	* First National Bank of,	Shelby	Frank S. Davis	Charles P. Norris	200,000	500,000	Nat. Park Bank.
1225.	"	* Tennessee National Bank of,	"	George R. Rutter	Walter S. Morgan	100,000	500,000	Ocean Nat. B.
1407.	"	Merchants' National Bank of,	"	William H. Cherry	Richard C. Daniel	250,000	1,000,000	N. Mec. B. Ass.
1636.	"	German National Bank of,	"	John Ainslie	Martin Griffin	250,000	500,000	Nat. B. Republic.
150.	Nashville	* First National Bank of,	Davidson	Alanson G. Sanford	James C. McCroy	250,000	500,000	Fourth Nat. B.
771.	"	* Second National Bank of,	"	John Lumsden	W. J. Thomas	100,000	500,000	" "
1296.	"	Third National Bank of,	"	William W. Berry	Edgar Jones	100,000	1,000,000	Manhattan Co.

Texas.

1566.	Galveston	* First National Bank of,	Galveston	Thomp. H. McMahon	John B. Root	200,000	500,000	N. Park Bank.
1642.	"	National Bank of Texas	"	J. C. Massie	W. T. Clark	100,000	500,000	.....
1644.	Houston	First National Bank of,	Harris	T. M. Bagby	William N. Cooke	100,000	900,000	.....

Utah.

1646.	Salt Lake	Miners' National Bank of,	Great Salt Lake	William Kisbadden	John W. Kerr	150,000	500,000	.....

Wisconsin.

1650.	Appleton	Appleton National Bank	Ontagamie	Anson Ballard	David Smith	50,000	100,000	Gilman,Son & Co
400.	Berlin	First National Bank of,	Lake	Thomas S. Ruddock	Charles A. Mather	60,000	100,000	Ninth Nat. B.
851.	Beaver Dam	National B. of Beaver Dam	Dodge	S. S. Sherman	Charles W. Whinfield.	50,000	200,000	.....
836.	Beloit	Beloit National Bank	Rock	Warrick Martin	Francis N. Davis	50,000	200,000	Ninth Nat. B.
1415.	Cedarburg	First National Bank of,	Ozaukeee	William Schroder	Herman Huyssen	50,000	150,000	Mechanics' N. B.
178.	Columbus	First National Bank of,	Columbia	Reuben W. Chadbourn.	Smith W. Chadbourn.	50,000	200,000	Ninth Nat. B.
1248.	Delavan	National Bank of,	Walworth	Otho Bell	W. August Ray	50,000	100,000	Am. Exch. N. B.
873.	Elkhorn	First National Bank of,	"	Julius L. Edwards	George Bulkley	50,000	100,000	Fourth Nat. B.
555.	Fond du Lac	First National Bank of,	Fond du Lac	Edward Pier.	James B. Perry	100,000	500,000	Metropol'n N. B.
157.	Fort Atkinson	First National Bank of,	Jefferson	Joseph D. Clapp	Lucien B. Caswell	75,000	200,000	Second Nat. B.
426.	Fox Lake	First National Bank of,	Dodge	William E. Smith	William J. Dexter	50,000	200,000	Fourth Nat. B.
874.	Green Bay	First National Bank of,	Brown	Henry Strong	M. De Witt Peak	50,000	200,000	N. B. of N. Am.
1009.	"	City National Bank of,	"	George A. Lawton	Conrad Kruger	50,000	200,000	Hanover Nat. B.
95.	Hudson	First National Bank of,	St. Croix	John Comstock	Alfred J. Goss	50,000	250,000	Tenth Nat. B.
83.	Janesville	* First National Bank of,	Rock	J. De Witt Rexford	J. Bodwell Doe	125,000	500,000	Second Nat. B.
749.	"	Rock County National B. of,	"	Timothy Jackman	James B. Crosby	100,000	500,000	N. B. Republic.
1076.	Jefferson	National Bank of,	Jefferson	Alonzo H. Waldo	Edward McMahon	60,000	150,000	S. J. Dennis.
212.	Kenosha	First National Bank of,	Kenosha	Thomas Pricture	G. A. Burbank	50,000	200,000	Vermilye M Co.
1313.	La Crosse	First National Bank of,	La Crosse	Daniel Wells, Jr.	William H. Rogers	50,000	250,000	N. Broadway B.
149.	Madison	* First National Bank of,	Dane	N. B. Van Slyke	George A. Mason	50,000	200,000	Second Nat. B.
64.	Milwaukee	* First National Bank of,	Milwaukee	Edward H. Brodhead	Hoel H. Camp	200,000	500,000	Fourth Nat. B.
1003.	"	* National Exchange Bank of,	"	Charles D. Nash	William G. Fitch	200,000	500,000	Mercantile N. B.
1017.	"	Milwaukee National Bank	"	Eliphalet Cramer	T. L. Baker	250,000	500,000	Phenix Nat. B.
1438.	"	Merchants' National Bank of,	"	Edwin H. Goodrich	S. B. Scott	100,000	250,000	Third Nat. B.
1483.	"	National City Bank of	"	Anthony Green	Fred. C. Bellinger	100,000	500,000	Nat. Park Bank.
230.	Monroe	* First National Bank of	Greene	Asa Richardson	Julius B. Galusha	90,000	200,000	Ninth Nat. B.
852.	Manitowoc	First National Bank of,	Manitowoc	Calvin C. Barnes	Charles Luling	50,000	100,000	Nat. Park Bank.
1602.	Neenah	National Bank o	Winnebago	Henry Hewitt, Sr.	Robert Shiells	50,000	100,000	Gilman,Son&Co.
218.	Oshkosh	* First National Bank of,	"	Ansel W. Kellogg	Rufus B. Kellogg	50,000	300,000	Central Nat. B.
1568.	"	Commercial National B. of,	"	Thomas T. Reeve	Gilbert W. Roe	100,000	500,000	N. B. N. Am.
457.	Racine	First National Bank of,	Racine	Nicholas D. Pratt	Darwin Andrews	100,000	500,000	Ninth Nat. B.
425.	Ripon	First National Bank of,	Fond du Lac	Edward P. Brockway	George L. Field	50,000	200,000	Fourth Nat. B.
1115.	Sparta	First National Bank of,	Monroe	John T. Hemphill	Thomas W. Wilson	50,000	150,000	N. B. of N. Am.
1010.	Watertown	Wisconsin National Bank of,	Jefferson	William M. Dennis	Peter V. Brown	60,000	200,000	S. J. Dennis.
1086.	Waukesha	Waukesha National Bank	Waukesha	William Blair	Charles H. Miner	50,000	100,000	Howes & Macy.
1159.	"	Farmers' National Bank of,	"	Winchel D. Bacon	Orson M. Tyler	60,000	100,000	First Nat. Bank.
124.	Whitewater	First National Bank of,	Walworth	Sanger Marsh	C. Morris Blackman	50,000	1.0,000	" "

NATIONAL BANKS OF THE UNITED STATES.

I.—*Bank and Corporation Taxes.*—II. *State Bank Currency.*—III. *Taxation of Deposits.*—IV. *Paymasters' Deposits.*—V. *State Bank Notes.*—VI. *Taxation of Banks and Bankers.*

I.—Bank and Corporation Taxes.

Letter of instructions to Assessors of Internal Revenue by Commissioner Rollins.

Treasury Department, Office of Internal Revenue, Washington. *July* 20, 1866.

Sections 110, 120, and 122 of the act of June 30, 1864, having been amended by the act of July 13, 1866, so as to provide that the taxes imposed therein are not to be returned and paid to the Commissioner of Internal Revenue after August 1, 1865, assessors will instruct the proper officers of corporations, &c., taxable under those sections, that all returns due from them after July 31, 1866, should be made to the proper assistant assessors, and when any such return is received after that date will inform the person making the same that payment of the tax is to be made to the collector. Duplicate returns should not be forwarded to this office. The taxes should be assessed in the monthly list and paid to the collector as other taxes are paid, instead of being deposited to the credit of the Treasury of the United States.

Section 6 of the act of March 3, 1865, is amended so that every National banking association, State bank, or State banking association, shall pay a tax of 10 per centum on the amount of notes of any person, State bank, or State banking association, used for circulation and paid out by them after the 1st day of August, 1866, and the tax is to be assessed and paid in such manner as shall be prescribed by the Commissioner of Internal Revenue.

It is hereby prescribed that the return of said tax shall be made for the preceding month on or before the tenth day; and said tax shall be due and payable on or before the last day of each and every month after August, 1866. Until otherwise directed, the returns can be made on form No. 67.

No tax will be required to be paid under this provision on account of any circulation paid out prior to August 1st, 1866.

The returns required to be made after July, 1866, by associations or companies known as provident institutions, savings banks, savings funds, or savings institutions, having no capital stock, and doing no other business than receiving deposits to be loaned or invested for the sole benefit of the parties making such deposits, without profit or compensation to the association or company, to be made on the first Monday of January and July of each year. This postpones the return for liabilities accruing in July, 1866, until January, 1867. E. A. Rollins, *Commissioner.*

II.—Redemption of State Bank Currency.

Treasury Department, Office of Internal Revenue, Washington, *July* 30, 1866.

Sir:—I reply to your letter of the 27th instant, that if, after August 1, 1866, a bank should receive the notes of State banks in the usual course of business, and return them for redemption tc the institution by which they were issued, it would not be a paying out of such notes within the meaning of such act, March 3, 1865, amended July 13, 1866. If the notes in question are forwarded to New York or Philadelphia to bankers there, for the purpose of causing them to be sent to the banks issuing them for redemption, the liabilities would not be incurred. The notes must be forwarded for the special and only purpose of being redeemed, as the same rule wonld not apply where they are sent for sale to make up balances, &c. E. B. Rollins, *Commissioner.*

To Wm. Hackett, Esq., Easton National Bank, Easton, Pa.

III.—Taxation of Deposits in National Banks.

Treasury of the United States, Division of National Banks, Washington, *July* 7, 1866.

Sir:—I have received yours of the 3d instant. You say: "There is a difference of opinion in regard to one feature of the statements among National banks in this section, which does not seem to be met by any of your published decisions. It is connected with the deposit item; we make the amount due ordinary deposits to that received from collections on account of other banks, and deduct the amount of overdrafts, and that sent to and due from other banks, on which, of course, they pay the tax; in other words, we deduct the amount due from other banks from that due to them, and add this to the balance of deposit account, deposit less overdraft." That there has been no published decision of this office in regard to the above manner of making returns, is simply owing to the fact that it has not hitherto been supposed that any bank would claim to be allowed to deduct from its deposits the amounts of its overdrafts, or the sum due from other banks, virtually overdrafts. The deposits shown by the books of your bank are the deposits to be returned for payment of duty without any deduction, whether of amounts due from other banks or of individual overdrafts, which are really a loan illegitimately and improperly opposed to all principles of good banking, and against which there should be the most strict regulations. The twenty thousand dollars mentioned by you as received from the Metropolitan Bank as a call loan, and credited to said bank, is a deposit upon which duty should be paid, even though the amount has been left by you with the same bank subject to your draft. The deduction as an offset of a like amount due from said bank would not be proper. The check received by you from the Albany Bank and forwarded to the Saugerties Bank for collection, having been credited by you to the Albany Bank, must be returned

by you as a deposit so long as it may remain with you, and it would not be proper to enter as an offset to this deposit the amount you have charged to the Saugerties Bank on account of such collection.

Very respectfully,

F. E. SPINNER, *Treasurer.*

To Cashier National Bank, Kingston, N. Y.

IV.—PAYMASTERS' DEPOSITS.

The following circular, addressed to chief paymasters of districts, has been issued by the Paymaster-General.

PAYMASTER-GENERAL'S OFFICE,
WASHINGTON, *July* 2, 166.

Under the proviso of section 1, act of June 14, 1866 (G. O. No. 39, A. G. O., June 19), the Secretary of the Treasury, by letter of June 29, 1866, has specially authorized, in writing, the following as depositories of the public moneys held by officers of this Department, viz.:

First National Bank, Portland, Me. Merchants' National Bank, Portland, Me. Canal National Bank, Portland, Me.

First National Bank, Trenton, N. J.

Harrisburg National Bank, Harrisburg, Pa. First National Bank, Harrisburg, Pa.

E. H. Webster, United States Depository, Baltimore, Md.

R. H. Stephenson, United States Depository, Cincinnati, O.

W. D. Gallagher, United States Depository, Louisville, Ky.

First National Bank, Columbus, O. National Exchange Bank, Columbus, O. Franklin National Bank, Columbus, O.

Second National Bank, Detroit, Mich.

First National Bank, Indianapolis, Ind. Indianapols National Bank, Indianapolis, Ind. Indiana National Bank, Indianapolis, Ind.

First National Bank, Springfield, Ill.

First National Bank, Madison, Wis.

J. H. Stewart, United States Depository, St. Paul, Minn.

First National Bank, Davenport, Iowa. Davenport National Bank, Davenport, Iowa.

First National Bank, Leavenworth, Kan. Second National Bank, Leavenworth, Kan.

Jno. Kirkwood, United States Depository, Little Rock, Ark.

First National Bank, Memphis, Tenn. First National Bank, Nashville, Tenn. Second National Bank, Nashville, Tenn.

Raleigh National Bank, Raleigh, N. C.

First National Bank, Galveston, Texas. National Bank of Texas, Galveston, Texas.

First National Bank, Savannah, Ga. Merchants' National Bank, Savannah, Ga.

James L. Collins, United States Depository, Santa Fé, N. M.

You will carefully require that the public money pertaining to your district shall not be deposited elsewhere than with the depositories or

banks above named, and located within the district, or with the Treasurer or Assistant Treasurers of the United States, as the law prescribes.

B. W. Brice, *Paymaster-General.*

V.—State Bank Notes.

Treasury Department, Office of Internal Revenue, Washington, *Aug.* 4, 1866.

Sir:—Your letter of the 31st ult. is received. Section nine of the act of the 14th ult. provides that every National banking association, State bank, or State banking association, shall pay a tax of ten per centum on the amount of notes of any person, State bank, or State banking association used for circulation, and paid out by them after the 1st day of August instant. You inquire if savings banks are subject to the tax thus imposed. Is the association in question a bank, or banking association? If it is, I see no reason why the tax does not lie. The purpose of the law, as evidenced by the amount of tax, was unquestionably the suppression of State bank circulation; and as savings banks are not specially excluded, it is just, and, in fact, necessary to presume that they are included among the banks liable to tax. Banks are fully defined in paragraph 1 of section 79 of the law. It is there provided that every incorporated or other bank, and every person, firm, or company having a place of business where credits are opened by the deposit or collection of money or currency, subject to be paid or remitted upon draft, check, or order, or where money is advanced or loaned on stocks, bonds, bullion, bills of exchange, or promissory notes, etc., shall be regarded as a bank or banker. It was necessary, it seems, in the opinion of Congress, that, in the paragraph here cited, savings banks should be specially exempted by name in order to relieve them of the special tax which takes the place of license tax. But no exemption in their favor is made in the ninth section, now in question. The general provision of that section, therefore, must fall upon all banks, whether of issue or savings.

Very respectfully,

E. A. Rollins, *Commissioner.*

John McDuffie, Esq., Rochester, N. Y.

VI.—Taxation of Banks and Bankers.

From and after Wednesday, August 1st, the brokers and bankers of the street will be relieved of the duty of making their returns of sales of stocks, bonds, and gold to the revenue assessors under the old Tax law. In lieu of such monthly returns, however, they will be required, on all sales, whether for their own account or for the account of others, to pay a stamp tax of one cent on the $100. They will have to provide themselves with the stamps, and will have to accompany every sale with a stamped bill or memorandum, the stamps being made at least equal to one cent on the $100, and one cent additional on every fractional part of $100 of the currency value of the sale. In the case of stocks selling below par, the stamp tax is made equal to only the currency proceeds of the

sale. In the case of stocks and gold selling above par, the stamp tax is raised to the currency value of the sale. The new tax upon all sales is in the nature of a stamp upon every memorandum of sale, whether such sale be made on commission or for account of the broker or banker, is at the rate of $1 08 on every $10,000, the sale being at 108 per cent. The words of the new act are as follows:

"That there shall be paid on all sales made by brokers, banks, or bankers, whether made for the benefit of others or on their own account, the following taxes, that is to say: upon all sales and contracts for the sales of stocks, bonds, gold and silver bullion or coin, promissory notes and other securities, a tax at the rate of one cent for every hundred dollars of the amount of such sales or contracts. * * * And on every sale or contract for sale as aforesaid, there shall be made and delivered by the seller to the buyer a bill or memorandum of such sale or contract, on which there shall be fixed a lawful stamp or stamps, in value equal to the amount of tax on such sale. * * * And any person or persons liable to pay the tax as herein provided, or any one who acts as the agent or broker of such person or persons, who shall make any such sale or contract, or who shall, in pursuance of such sale or contract, deliver or receive any stocks, bonds, bullion, coin, or promissory notes or other securities, without a bill or memorandum as herein required, or who shall deliver or receive such bill or memorandum without having the proper stamps affixed thereto, shall forfeit and pay to the United States a penalty of $500 for each and every offence where the tax so evaded or attempted to be evaded does not exceed $100, and a penalty of $1,000 when such tax shall exceed $100."

Section seventy-nine was amended by striking out all after the enacting clause, and inserting in lieu thereof the following: That a special tax shall be, and hereby is, imposed as follows, that is to say:

Banks chartered or organized under a general law, with a capital not exceeding fifty thousand dollars, and bankers using or employing a capital not exceeding the sum of fifty thousand dollars, shall pay one hundred dollars; when exceeding fifty thousand dollars, for every additional thousand dollars in excess of fifty thousand dollars, two dollars. Every incorporated or other bank, and every person, firm, or company having a place of business where credits are opened by the deposit or collection of money or currency, subject to be paid or remitted upon draft, check, or order, or where money is advanced or loaned on stocks, bonds, bullion, bills of exchange, or promissory notes, or where stocks, bonds, bullion, bills of exchange, or promissory notes are received for discount or for sale, shall be regarded as a bank or as a banker: *Provided*, That any savings bank having no capital stock, and whose business is confined to receiving deposits, and loaning or investing the same for the benefit of its depositors, and which does no other business of banking, shall not be subject to this tax.

Brokers shall pay fifty dollars. Every person, firm, or company, whose business it is to negotiate purchases or sales of stocks, bonds, exchange, bullion, coined money, bank notes, promissory notes, or other securities, for themselves or others, shall be regarded as a broker: *Provided*, That any person having paid the special tax as a banker shall not be required to pay the special tax as a broker.

BANKING AND FINANCIAL ITEMS.

New York.—The card of Messrs. E. H. HYDE & Co. (consisting of E. H. HYDE and CHARLES HYDE) may be found on the cover of this work. They are located at No. 10, Pine Street, five doors from Broadway. They purchase and sell on commission, stocks, bonds, gold, and Government securities of all kinds. Also offer their services to collect coupons, dividends, interest, &c., and in making collections on all accessible points in the United States and Canadas, remitting the proceeds with promptness and dispatch.

New York.—The firm of PAUL & ALEXANDER W. ARMOUR has been recently established at No. 149, Pearl Street, corner of Wall. They buy and sell Government securities and gold at the regular Board of Brokers, and deal in commercial paper. (*See their card on the cover of this work.*)

New York.—The card of Messrs. GEORGE P. HART & Co., Bankers and Brokers, No. 57, Exchange Place, may be found on the cover of this work. They purchase and sell Government securities, gold, and every description of stocks and bonds, strictly on commission.

New York.—The banking firm of FRANK HELLEN & Co., located at No. 9, Wall Street, consisting of Mr. FRANK HELLEN and Mr. JOHN J. ELLIOT, offer their services for the purchase and sale of stocks, bonds, gold, and Government securities, on commission. (*See their card on the cover of this number.*)

Ithaca.—Mr. ALONZO B. CORNELL has resigned the cashiership of the First National Bank of Ithaca, N. Y., and has accepted the position of Vice-President. Mr. HENRY B. LORD succeeds Mr. CORNELL as cashier.

Pennsylvania.—The Second National Bank of Titusville has increased its paid-up capital to $200,000. President, CHARLES HYDE; Cashier, G. C. HYDE.

Philadelphia.—About the first ultimo, information relating to a daring fraud perpetrated upon the United States Treasury came to light, the circumstances of which are subjoined:

A few days previous, a sharper, by representing himself as A. R. ALLEN, a purser in the navy, succeeded in obtaining a draft on the treasury for the amount of fifty thousand dollars, to which the genuine signatures of the Secretary of the Navy and all the officers of the Treasury Department, through whose hands such matters generally pass, were attached. The rogue had the draft made payable at the Sub-Treasury at Philadelphia, and deposited it, together with $2,000 in currency, in the First National Bank of Philadelphia, and on the next day checked out the whole amount and left for parts unknown. The swindle was first discovered in the office of the Fourth Auditor. It being a matter of surprise in that office that he should require so much money, he was written to, whereupon the fraud was discovered. The draft was obtained from the Navy Department by means of forged requisitions, and so well were all the minute details arranged, that the officials were unable to understand how the perpetrator obtained his knowledge of the requisite minutiæ. After several days' fruitless search, a detective arrested the offender in the afternoon train from Baltimore, at the Baltimore depot. He proved to be acting Ensign WILLIAM RINGGOLD COOPER, lately on duty in the Office of Detail, Bureau of Navigation. The circumstances of his arrest were peculiarly delicate and distressing. He had married that morning a young lady of highly respectable family residing in Baltimore. They were on their bridal tour to New York, and thence to Europe. All the stolen funds except about $2,500 were recovered from his person in the form of United States five-twenty bonds.

Tennessee.—Mr. S. WATSON, trustee of the Bank of Tennessee, advertised for public sale, in July, the property of the bank at Trenton, Memphis, and Brownsville, in that State.

TENNESSEE STATE BONDS.—The July, 1866, coupons on the bonds of the State of Tennessee were paid on or after July 1st at the National Bank of the Republic, New York. The twenty per cent. arrearages of interest since 1861, up to and including the January, 1866, coupon, are fundable into new bonds of the same tenor as the original issues, upon which a July, 1866, coupon falls due, and will be paid on presentation as above. This funded thirty per cent. increases the mortgage lien of the State upon the railways, to the construction of which the bonds were originally applied, from $10,000 per mile to $13,000 per mile. In addition to the interest on this $13,000 lien, the railway companies are now required to contribute 4 per cent. a year by way of sinking fund for the redemption of the principal.

Texas.—The National Bank of Texas, at Galveston, gives notice, on the cover of this work, that they will make collections throughout that State. This is one of the public depositories of the United States. President, J. C. MASSIE; Vice-President, M. MCMORRIES; Cashier, WILLIAM T. CLARK. Capital, $200,000, paid in.

TAX ON BANKS AND BANKERS.—The amended Internal Revenue Act, passed July, 1866, levies the following duties or taxes for the current year:—

Bank deposits, per month, $\frac{1}{24}$th of 1 per cent. Banks chartered or organized under a general law, with a capital not exceeding $50,000, license, $100. Banks exceeding capital of $50,000, for every additional thousand in excess, $2. Savings banks' deposits are exempt from tax. Brokers—stock, &c., license, $50. Brokers—land warrant, license, $25. Brokers—commercial, license, $20. Brokers—custom-house, license, $10. Brokers—sales of merchandise, produce, or other goods, $\frac{1}{8}$th of 1 per cent. Do., for every $100, 5 cents. Brokers—sales and contracts for the sale of stocks, bonds, foreign exchange, gold and silver, bullion and coin, uncurrent money, promissory notes, or other securities, $\frac{1}{20}$th to $\frac{1}{10}$th of 1 per cent. Do., for every $100, 2 cents. Brokers—sales and contracts for sale negotiated and made by any person, firm, or company not taxed as a broker or banker, of any gold or silver, bullion, coin, uncurrent money, promissory notes, stocks, bonds, or other securities not his or her property, liability of 50 per centum in addition. Do., for every $100, 5 cents.

THE BANKS OF ENGLAND AND FRANCE.—In a statement which appeared a month since, attention was called to the weekly fluctuations in the stock of bullion held by the Bank of England and the Bank of France during the first five months of the current year. During the past quarter, these fluctuations have been as annexed:—

Week ending.	*Bank of England.*	*Bank of France.*	*Week ending.*	*Bank of England.*	*Bank of France.*
April 5	£13,480,000	£20,200,000	May 24	£11,300,000	£21,480,000
" 12	13,360,000	20,160,000	" 31	11,430,000	23,120,000
" 19	13,040,000	20,400,000	June 7	12,620,000	24,080,000
" 26	13,000,000	20,720,000	" 14	13,690,000	24,520,000
May 3	12,710,000	21,080,000	" 21	14,170,000	25,080,000
" 10	12,290,000	20,800,000	" 28	14,170,000	26,000,000
" 17	11,850,000	20,600,000			

It will be seen that, comparing the close of the quarter with its commencement, the bullion held by the Bank of England has increased to the extent of £690,000, while, comparing May 24 with June 28, we have an increase of £2,870,000. As regards the Bank of France, the increase in the stock of bullion during the quarter appears to have been no less than £5,800,000. If we compare the bullion held by the Bank of England, June 28, with the corresponding stock, January 4, we see an

increase of £1,790,000; while in the case of the Bank of France we have an increase of no less than £9,240,000. It is right, perhaps, to state that we have given the totals for each week in round figures. The exact stock of bullion held by the Bank of England, June 28, was £14,170,535, while June 21 it stood at £14,174,110. The stock thus decreased in the week ending June 28 to the extent of £3,575, and the directors of the bank may have reason to anticipate a reflux of the golden tide which appears to have set steadily in favor of the establishment since May 24. The bank commenced this year with 7 per cent. as its discount rate, although the stock of bullion was then considerably smaller than at the close of June, throughout which month 10 per cent. was unflinchingly enforced. The Bank of France maintained its discount at the modest rate of 4 per cent. all through June.—*London Money Market Review.*

Tax on Brokers.—The decision of Judge Nelson in respect to the taxation of stocks sold by bankers and brokers on their own account, so long in litigation, was rendered on the 16th of July. The Judge holds, first, that persons doing business under a banker's license may transact the business of both banker and broker under it; that when purchases and sales of stock are made by a banker for his own account, he is not liable to pay a tax on such transactions. Also, that a banker may advance money on stocks and sell them to reimburse his advance, without being liable to the broker's tax. This decision attracts considerable attention, as it overrules the one lately made by the Revenue Department, and is of great importance to stock operators. This is the second or third decision of Judge Nelson on this subject. In the present case, an injunction had been granted, as before, restraining the collector of internal revenue from collecting the tax on sales from parties holding a banker's license. Some points of the decision, as they have been telegraphed, seem a little obscure, though he has plainly pointed out a way whereby both bankers and brokers can evade the tax by putting in a plea that they advanced money on the stocks of their customers, and sold them out to reimburse themselves.

Safes and Locks.—A patent has been re-issued to William Alford and John D. Spear, Southwark, Pa., for an improvement claimed in the manufacture of iron safes. They say: "We claim the application of chalk, or whiting, which has been subjected to the action of acids, and has been partially deprived of its carbonic acid; the material which we use being, in fact, the waste or residual matter left from the manufacture of what is called "mineral water," after chalk or whiting has been subjected to the action of acids for the purpose of expelling a portion of its carbonic acid; this residual matter, consisting substantially of the substances named in the analysis before referred to, in the construction of double iron chests or safes, in the manner above described, or in any other manner substantially the same."

Patents have been issued recently to Walter Corbett and William Burns, St. Louis, for improvements in the manufacture of locks. Also, to Cyrus Tucker, of La Crosse, Wisconsin, for further improvements in locks.

Notice to Bank Officers and Bankers.—The publisher of the Bankers' Magazine has now in press a revised and enlarged edition of the "Manual for Notaries Public and Bankers," for publication in a few weeks. The publisher solicits from bankers copies of any recent decisions of importance relating to banks, bills of exchange, promissory notes, usury, &c.; also, copies of recent statutes relating to the rate of interest, holidays, &c., adapted to the above work.

For Sale.—A set of the Bankers' Magazine, fourteen volumes, 1853–1866, at subscription price. This is the only set for sale for this period. The volumes are becoming very scarce.

PRIVATE BANKERS.

Monthly List of Banking Firms. Continued from the August Number, page 155.

New York City.

J. L. Brownell & Bro., 28, Broad Street.
Condict, Jennings & Co., 30, Broad St.
Cooper & Beatty, 7, New Street.
Fowler, Osgood & Co., 46, Ex. Place.
Jacquelin & De Coppet, 26, New St.
T. F. Jones, 14, Broad, & 12, New Sts.
Lavenburg & Bro., 65, Exchange Place.
Mathews & De Leon, 50, Exchange Place.
W. B. Strang, 128, Broadway.
C. C. Suydam, 21, Broad Street.
Thompson, Markham & Co., 29, Broad St.
Wilson, Callaway & Co., 44, Broad Street.

Place and State.	*Name of Banker.*	*N. Y. Correspondent.*
Boston, **Mass.**	Page, Richardson & Co	Gentil & Phipps.
Portland, **Me**	A. L. Hobson	Polhamius & Jackson.
Trenton, **N. J.**	Freese & Swayze	Fisk & Hatch.
Buffalo, **N. Y.**	John Stellwagen	National Park Bank and L. Von Hoffman.
Homer, "	Jedediah Barber	Mercantile National Bank.
Chariton, **Iowa.**	F. W. Brooks & Co	Metropolitan Nat. Bank.
Burlington, "	Coolbaugh & Brooks.	
Greensboro, **N. C.**	Brenizer, Kellogg & Co	
Lexington, **Ky.**	Tilford, Proctor & Co	Tilford & Bodley.
Almont, **Mich.**	Williams & Moss	Ocean National Bank.
Toulon, **Ill.**	Dewey, Lowman & Co	John J. Cisco & Son.
St. Louis, **Mo.**	Corn Exchange Sav. Bank	Ninth National Bank.
" "	Dollar Savings Bank	Duncan, Sherman & Co.
Cleveland, **Ohio.**	J. G. Copley	National Park Bank.
Memphis, **Tenn.**	Ogden, Tobey & Co	I. B. Kirtland, H., T. & Co.
" "	German Savings Institution	" " " "
Nashville, "	Wing, Tobey & Co	St. Nicholas N. B., and I. B. Kirtland, H., T. & Co.
Houston, **Texas.**	B. A. Shepherd	J. H. Brower & Co.
Milwaukee, **Wis.**	W. S. Candee	Drexel, Winthrop & Co.

Georgia.—Messrs. George W. Anderon and H. W. Mercer have been appointed assignees of the Planters' Bank of the State of Georgia. All claims against the bank must be presented before January next.

Savannah.—Messrs. H. Brigham and George W. Davis have been appointed assignees of the Bank of Savannah, and give notice to creditors to present their claims before January next.

Savannah.—Messrs. John Richardson and J. E. Gaudry have been appointed assignees of the Farmers and Mechanics' Bank of Savannah, Ga., and give notice to bill-holders and other creditors of the bank to file their claims before January next.

Iowa.—The firm of F. H. Brooks & Co., Chariton, Iowa, does a general banking and exchange business, and give special attention to the collection of notes, drafts, &c. They refer to Metropolitan National Bank, New York, Philadelphia National Bank, Philadelphia, and numerous others, in their card, which may be found on the cover of this work.

Mississippi.—The Columbus Life and General Insurance Company, Columbus, Miss., offers to make collections at all accessible points in Mississippi and Alabama, deals in exchange, and conducts a general insurance business. This company was chartered in 1852, and by subsequent amendment their charter prohibits all insurance risks which involve any part of the capital stock. Their capital is $300,000, all paid in. President, ABRAHAM S. HUMPHRIES: Secretary, NATHANIEL E. GOODWIN. New York correspondent, American Exchange National Bank. (*See their card on the cover of this work.*)

Ohio.—The Wool Growers' Bank, Newark, Ohio, organized in July, offers its services to make collections on all accessible points in the United States and Canada, and in the transaction of a general banking and exchange business. They also issue drafts on England, Ireland, and the Continent. President, JAMES J. BOSLEY; Cashier, GEORGE P. EATON. The stockholders of this bank are individually liable for all its obligations. (*See their card on the cover of this work.*)

Texas.—The First National Bank of Houston, Texas, offers to make collections throughout that State and the South, promptly remitting the proceeds. The capital of this bank is $100,000. President, T. M. BAGBY; Cashier, WILLIAM N. COOKE. Their correspondents are, The National Park Bank, New York, and The City National Bank, New Orleans. (*See their card on the cover of this work.*)

THE DAILY PRICE OF GOLD AT NEW YORK.

(Continued from page 156, August No.)

1866.	Premium.	1866.	Premium.	1866.	Premium.
May 28	37 @ 37 7/8	June 25	52 @ 53 3/4	July 23	50 3/8 @ 51 1/4
29	37 5/8 @ 38 1/4	26	54 1/2 @ 57	24	50 @ 50 5/8
30	38 @ 38 7/8	27	54 1/2 @ 56	25	49 1/2 @ 50 1/8
31	38 3/4 @ 40	28	51 1/4 @ 54 1/2	26	49 1/2 @ 50
June 1	No Board.	29	53 3/8 @ 55	27	49 7/8 @ 50 3/8
2	40 5/8 @ 41 5/8	30	52 3/4 @ 54	28	50 @ 50 3/8
4	40 1/2 @ 44	July 2	53 3/8 @ *55 3/4	30	47 @ 48
5	43 7/8 @ 46 3/8	3	52 3/8 @ 53 1/4	31	48 3/4 @ 49 1/4
6	45 7/8 @ 44 3/4	4	Holiday.	Aug. 1	48 5/8 @ 49 1/8
7	42 3/8 @ 45 1/4	5	52 1/4 @ 53 5/8	2	47 1/4 @ 48 3/4
8	38 3/4 @ 41 3/4	6	53 3/4 @ 54 3/4	3	47 3/4 @ 48 1/8
9	39 1/4 @ 40	7	53 3/8 @ 54 1/2	4	46 7/8 @ 48
11	*37 5/8 @ 39 1/2	9	51 3/8 @ 53 1/8	6	47 1/8 @ 48
12	41 1/8 @ 43 1/4	10	*48 1/4 @ 49 3/4	7	47 3/8 @ 47 7/8
13	42 7/8 @ 45 1/8	11	49 5/8 @ 50 5/8	8	48 @ 49
14	45 3/8 @ 47 1/4	12	49 1/8 @ 51 3/4	9	48 1/4 @ 48 7/8
15	47 3/8 @ 49 5/8	13	52 1/4 @ 53 1/2	10	48 1/8 @ 48 5/8
16	54 3/8 @ 60	14	52 @ 52 3/4	11	48 1/4 @ 49
18	55 3/4 @ 67 3/4*	16	48 5/8 @ 49 3/4	13	49 1/8 @ 49 1/2
19	49 1/4 @ 54 3/4	17	49 @ 51 3/4	14	49 1/4 @ 50 1/4
20	51 7/8 @ 53 3/4	18	49 @ 50 1/2	15	50 1/2 @ 52 1/4
21	48 1/8 @ 50 3/8	19	50 1/8 @ 50 3/4	16	51 3/8 @ 52 1/8
22	48 1/8 @ 49 5/8	20	49 3/4 @ 50 1/8	17	50 1/8 @ 51 3/4
23	51 3/8 @ 53 3/4	21	49 @ 50 5/8	18	48 3/8 @ 51

* Lowest or highest of the month.

LOWEST AND HIGHEST SALES FOR CASH, AT NEW YORK, 1865–1866.

New York Stock Board.	Nov., 1865.		Dec., 1865.		Jan., 1866.		Feb., 1866.		Mar., 1866.		April, 1866.		May, 1866.		June, 1866.		July, 1866.	
	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.
United States six per cents, 5-20's	99½	103	99½	105½	101½	105½	102½	104½	102½	108½	100	106½	100½	102½	102	104½	103½	108½
United States six per cents, 1881.....	105½	106½	106½	108½	103½	104½	103½	104½	104½	105½	104½	108½	106½	109½	106½	110½	106½	110
U. S. five per cents, 1874, coupon.....	96	96	92½	98½	..	..	..	..	87	95½	93	95½	96	98½	99	104	98½	100
U. S. Treasury Notes, 7.30 per cent...	95½	98	96½	98½	97½	99½	98½	99½	99½	100½	99½	105½	101½	102½	102	103½	102½	104½
Virginia six per cent. bonds.....	71½	73	64	71	71	72	63	66	64	70	67	69	66	68½	65	68	65	67
Tennessee six per cent. bonds.....	85	88	88	92	86	90	88	92½	88	92½	90	91½	90	91	90½	100	91	93
Georgia six per cent. bonds.....	..	..	..	..	..	..	..	..	95	99	100	103	102½	..	105	..	109	110
North Carolina six per cent. bonds....	81	84½	80	86	82½	88	75	83	78½	85½	82½	84½	82½	85	80	86	84½	85½
California seven per cent. bonds.....	116	118	119½	119½	114	114	115	116	108	112½	106	109	107	114	113	115	114	116
Missouri six per cent. bonds.....	71½	77½	75½	79	75½	78½	76	79	71	78½	72	84½	73½	77½	77	80½	78	80
Cumberland Coal Co., preferred.....	42½	47	43	45½	41½	47½	43	44½	42	45½	42½	46½	56½	62	44½	47	45	41½
Pacific Mail Steamship Company	230	240	220	220	175	200	185	205	205	215	195	230	210	225	210	212	209	216
New York Central Railroad	95½	102	94½	98½	88½	98½	87	93½	90½	93½	90½	93½	92	98½	97	99½	98½	106
Erie Railroad shares	91	97	91½	97	80½	97½	76½	85½	75½	87	71½	79½	57½	75	57½	65½	62	76½
Hudson River Railroad	106	115½	107	109½	99½	109½	99½	104½	102½	109½	105½	111	108½	114	110	113½	112½	120
Harlem Railroad shares	80	80	80	80	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Reading Railroad shares.....	113½	117½	105½	117½	98	107½	89½	101½	96½	103	99½	106	108	111½	108½	110	105½	111½
Michigan Central Railroad	113	117	107½	117	100	108½	100½	105½	100½	104	101½	107½	106	109½	108½	109	104½	112½
Michigan S. & N. Indiana Railroad....	71½	82	73½	76½	65½	75½	67½	71½	69½	84½	78	101	77½	81½	78½	80½	78½	88
Michigan S. & N. Indiana R.R., guar..	135	138	140½	140½	..	..	..	..	140	..	140	..	..	..	..	..	..	..
Panama Railroad shares.....	235	240	239	245	242	243	243	..	243	..	251	255	..	..	260	..	260	..
Illinois Central Railroad shares.....	131	133	113	134	113½	132	112½	116½	114	120	114	124	116	122½	117	124	117½	124½
Chicago and Northwestern preferred..	64½	69	60½	65½	53½	62½	53½	56½	52½	57½	53½	59½	55½	61½	58	61½	59½	66½
Cleveland and Toledo Railroad	103	105	102½	115	103	113½	105	108½	106½	111½	101½	112	102½	106	104	107½	107½	116
Chicago and Rock Island Railroad	104	109½	105½	108½	97	109½	100½	107	104½	118½	109½	123½	89½	125½	91	95½	94½	103
Illinois Central Construction Bonds ..	..	..	..	..	..	..	..	..	..	..	101	105	102½	104	102½	104	..	..
Pennsylvania Coal Company	180	180	..	..	167	170	158½	162	142	155	131	135	140	145	142	147½	150	157
Delaware & Hudson Canal Company..	146	146	144	145	134½	147	134	136	133	135½	133	136	141½	145	146½	155	147	158
Premium on Gold	46½	48½	44½	48½	36½	44½	35½	41½	25	36½	25	29½	25½	41½	37½	67½	47	53½
Chicago, Burlington & Quincy.....	104½	115	105	115	109½	114	110	113	112	115	115	120½	113	117	116	121	124	125

A MAGIC SQUARE OF SQUARES.

From the "*Young Folks*," published by Ticknor & Fields, Boston.

1	27	14	57	80	67	29	52	42
75	71	58	47	43	33	19	18	5
38	34	51	10	9	23	66	62	76
25	15	2	81	68	55	53	40	30
72	59	73	44	31	48	16	6	20
35	49	39	7	24	11	63	77	64
13	3	26	69	56	79	41	28	54
60	74	70	32	46	45	4	21	17
50	37	36	22	12	8	78	65	61

The above square contains the numbers from 1 to 81 inclusive, and has the following properties:—

1. The sum of any row of nine numbers, vertical, horizontal, or diagonal, is 369.

2. The sum of any nine numbers forming a square, wherever taken, is 369.

3. If the four corner numbers (1, 42, 50, 61), the middle numbers of the four outside rows (80, 72, 20, 12), and the central number (31) be added together, their sum will be 369.

4. The sum of the nine numbers similarly situated in any square formed by twenty-five or forty-nine numbers is 369. [For instance, 71, 74, 18, 21, 43, 46, 59, 6, and 31.]

One or more vertical rows may be transferred from the left to the right, or from the right to the left, or one or more horizontal rows from the top to the bottom, or from the bottom to the top, and the properties of the square be unchanged.

Notes on the Money Market.

NEW YORK, AUGUST 17, 1866.

Exchange on London, at sixty days' sight, 108¼ @ 109½, *for gold.*

The money market has been undisturbed the past month and money on call is abundant at 4 @ 5 per cent., but more doing at the latter rate. In commercial paper no change of importance. Best names sell at 5 per cent., and good at 5½ @ 6 per cent. The interest upon the August issue of 7.30s has been paid, giving to the street an increased supply of money. We suppose after this payment the Government will steadily increase its surplus of coin and currency, as no large payment of gold interest is to be made until November, nor any considerable amount of currency interest until December.

The effect of the working of the Atlantic telegraph has been, so far, to lower prices of Government securities abroad to the rates of the home market, instead of raising prices here to the previous quotations in Europe. And it is a question how far the ocean telegraph is going to make New York dependent upon London for its money and stock movements.

Exchange is dull, at the annexed rates:—London, prime bankers', 60 days, 107½ @ 108; London, prime bankers', sight, 108¾ @ 109¼; Paris, bankers', long, 5.27½ @ 5.22½; Paris, bankers', short, 2.51¼ @ 5.18¾; Antwerp, 5.30 @ 5.25; Swiss, 5.30 @ 5.25; Hamburg, 36½; Amsterdam, 41, Frankfort, 42 @ 42½; Bremen, 78½ @ 78¼; Berlin, 72 @ 72¼.

The banks have added to their legal tender reserve in the form of compound notes. As compared with January 6, the bank returns show the following changes:—

Their loans are increased	$35,078,004
Their legal tenders are increased	15,244,347
Their circulation is up	8,940,094
Their deposits are up	18,749,979
Their coin is down	7,354,182

The Bank movement at New York shows a great activity in business and in stocks. The aggregates since January were as follow:—

1866.	*Loans.*	*Specie.*	*Circulation.*	*Deposits.*	*L. Tender.*	*Aggregate Clearings.*
Jan. 6	$233,185,059	$15,778,741	$18,588,428	$195,482,254	$71,617,487	$370,617,528
Feb. 3	242,510,382	10,937,474	21,494,234	191,011,695	68,796,250	508,569,122
Mar. 3	235,339,412	17,181,150	22,994,086	181,444,378	58,760,145	526,539,959
April 7	242,643,753	11,486,295	24,127,061	189,094,961	71,445,065	602,315,743
May 5	253,974,134	10,914,997	25,415,677	210,373,303	81,204,447	603,556,178
June 2	250,959,022	21,858,093	26,244,225	198,127,289	69,178,992	543,391,636
June 30	250,884,168	7,797,218	26,706,622	204,357,272	81,882,640	568,842,490
July 7	257,534,833	9,865,266	27,296,530	205,799,611	79,541,638	511,182,914
July 14	259,133,434	12,451,684	27,804,172	207,190,043	75,541,977	637,655,787
July 21	255,965,018	10,860,147	27,579,020	213,049,079	80,524,992	571,354,882
July 28	256,612,071	9,701,540	27,244,981	214,582,926	84,705,014	430,324,808
Aug. 4	256,808,717	9,448,900	27,311,549	214,156,705	86,235,079	523,226,818
Aug. 11	258,263,063	8,424,209	27,528,522	214,232,263	86,861,834	494,810,976

Gen. Spinner, United States Treasurer, has decided that the only protection to the owner against the payment of a bond or 7.30 note that may have been stolen, is by entering a *caveat* at the office of the Secretary of the Treasury. Coupons are as negotiable at all times as a bank note, and will be paid in the hands of a third party and *bona fide* holders, even in the case where it is known that they have been stolen.

The price of gold has gone up two or three per cent. on the news by telegraph of a probable war between France and Prussia, and we may expect a still further advance if more peaceful news be

not received. A war between France and a united Germany, on the question of the territory of France being enlarged to the Rhine, would be of longer duration, and would have a greater effect upon neutral commercial nations than the unequal war of Prussia and Italy against Austria.

Gold cannot be sent to Europe without serious loss at present prices of exchange, and we may look for an almost total cessation of exports, giving us a chance to accumulate rapidly, as the receipts of gold and silver from California and other mining districts are large.

The following will show the exports (exclusive of specie) from New York to foreign ports for the week ending August 7, and since the beginning of the year:—

	1864.	1865.	1866.
For the week	$6,463,846	$3,894,479	$2,592,151
Previously reported	121,298,736	92,334,336	122,426,928
Since January 1	$127,762,582	$96,228,815	$125,019,079

The stock market has been active during the past month, and the operations decidedly favoring the bull interest. The ease with which stocks are carried more than counterbalances the decreased earnings of the railroads, and prices are affected by the money market rather than by lower dividends.

The following have been the fluctuations in leading railroad shares during the past eight weeks:—

	June 23.	*June* 30.	*July* 7.	*July* 14.	*July* 21.	*July* 28.	*Aug.* 4.	*Aug.* 11
N. Y. Central shares	98⅞	98⅝	99⅜	99⅝	104⅞	104½	104⅝	105⅝
N. Y. & Erie	58⅞	61⅞	63	74¼	65⅝	65	69	69⅛
Reading R. R. shares	108⅝	105¼	107½	110	110½	111⅛	112	112⅛
Hudson R. R. shares	112	112	112⅞	114⅞	115⅛	119⅞	121⅛	120
Michigan Central	108	104	105¼	106	107	109⅞	110½	110⅛
Michigan Southern	79½	78⅝	79⅝	82¼	82⅝	84¼	84¼	85⅝
Panama R. R.	..	..	..	250 ex. d.	..	..	260	..
Illinois Central	120¼	120½	122	122¼	124¼	120⅞	122¼	123
Cleveland and Toledo	106⅞	106⅝	109	110	111¼	114¼	116⅞	116⅞
Chicago & Rock Island	94⅞	94⅝	95⅝	96¼	97⅛	100¼	103¼	105⅞
Chicago, B. & Quincy	120¼	121	124	124	124	125	130	..
Pacific Mail S. S.	210	212	214	..	210	211	225	225

The New York Central Railroad Company has declared a dividend of three per cent. The Delaware and Hudson Canal Company, eight per cent.

New York Bank Dividends, Payable in August, 1866.

Name of Bank.	*Capital.*	*Rate of Dividend.*	*Am't of Dividend.*
National Bank of the Republic	$2,000,000	10	$200,000
St. Nicholas National Bank	1,000,000	5	50,000
Leather Manufacturers' National Bank	600,000	6	36,000
Manhattan Co.	2,050,000	5	102,500
Oriental Bank	300,000	5	15,000
Total, August, 1866	$5,950,000		$403,500

The following announcement has been made by the Treasury Department:—

August 14, 1866.

Notice is hereby given to holders of certificates of deposit of temporary loan, other than those issued for Clearing House purposes, that the Treasury Department is prepared to redeem the same on presentation at the offices from which they were issued, with accrued interest thereon to the time of presentation, between this date and August 26, and that after the latter date interest will cease on such certificates.

H. McCulloch, *Secretary of the Treasury.*

The *Tribune* says:

"This notification does not affect the Clearing House certificates, $50,000,000, and makes the amount to be paid off $68,665,469, as per debt statement of August 1. The payment of the temporary loan is another step toward resumption. It is expansion for the moment, but, through the ease in money it is sure to produce, funding of the short currency debt will be stimulated and the debt reduced to uniformity. After the temporary loans are paid, the Treasury will have nearly a full year before the principal of any of the currency debt will mature. In June, 1868, about $7,500,000 of compounds fall due, and in July and August $30,000,000, but these amounts can be

readily met. The 7-30s are fast passing into 5-20s, and as much as $2,000,000 were understood to have been converted at New York to-day. Assuming that the 7-30s will all go into 5-20 bonds, the Treasury, after paying $68,665,469 of temporary loans, will have nothing in the way of resumption but the compound notes, $156,012,140, and these can be got into bonds whenever the Department chooses to issue an absolute 20-year security in exchange for them. By a slow process the Treasury *has redeemed itself from its call loans*, and is now master of the situation. When its currency debt is reduced to $400,000,000 of plain greenbacks, and $26,684,000 of fractional currency, the resumption of specie payments will be an easy process. From the facts given, it will be seen that the return to specie payments, so much to be desired, is not a remote contingency, but a fact to be realized in 1867, and possibly early in the year. The people seem disposed to exchange their 7-30s for 5-20 bonds, and that done, insures an early return to specie payments. The Treasury, under its present policy, secures an easy money market, but it should not tempt people with long engagements, but teach them to temper their enterprise with great prudence."

During a debate in the English House of Commons, on the Bank of England act and the money crisis, Sir S. Northcote said the government had no desire to adhere tenaciously to every detail of the act of 1844, but they were anxious not to do anything to lead to the impression that they believed the act of 1844 to be a main cause of the monetary pressure, or that it was to any material alteration of its provisions or abandonment of its principle that they were to look for a cure. They believed that on the whole its principles were sound; though improvements might be possible in the machinery to prevent a recurrence of some of the evils with which its working was attended.

The following are the losses paid on account of the Portland fire:—

Metropolitan of New York, $210,000; Phœnix of New York, $85,000; Niagara of New York, $76,000; Manhattan of New York, $70,000; Yonkers of New York, $30,000; Hanover of New York, $35,000; North American of New York, $68,000; Baltic of New York, $13,000; Columbia of New York, $25,000; Springfield Fire and Marine, $110,000; Charter Oak of Hartford, $90,000; Hampden of Springfield, $80,000; Union of Bangor, Me., $10,000; Liverpool and London, $6,000; Lamar of New York, $27,000; Howard of New York, $38,000; Etna of Hartford, $160,000; People's of Worcester, Mass., $32,500; Norwich of Norwich, $18,600; Fulton of New York, $19,500; Arctic of New York, $21,000; Insurance of North America, Philadelphia, $36,000; Royal of Liverpool and London, $23,000; Lorillard of New York, $125,000; Continental of New York, $41,000; Home Insurance of New Haven, $103,000; Howard of Boston, $22,000; International, $104,000; American of Providence, R. I., $22,000; Elliott of Boston, $8,000; Croton of New York, $33,000; Merchants' of Providence, R. I., $15,000; Phœnix of Hartford, $40,000; City Insurance Company of Hartford, $17,000; North American Insurance Company of Hartford, $20,000; Merchants' of Hartford, $22,500; Harmony Fire and Marine of New York, $30,000; Atlantic Fire and Marine of Providence, R. I., $8,250; Western Massachusetts Insurance Company of Pittsfield, Mass., $32,000; Atlantic Mutual of Exeter, N. H., $1,750; New England Fire Insurance Company of Hartford, $8,350; Security of New York, $37,000; Atlantic of New York, $3,300; Providence of Washington, $10,000; Astor of New York, $3,000: Lafayette of New York, $2,000; Home of New York, $113,000; Market of New York, $14,000; Adriatic of New York, $15,000; Naragansett of Providence, R. I., $82,000; National of Boston, $65,000; Putnam of Hartford, $61,000; Germania of New York, $17,000; Hartford of Hartford, $155,000; Connecticut of Hartford, $17,000; Albany City of Albany, N. Y., $35,000; Farmers and Mechanics' of Lowell, $14,000; Prescott of Boston $3,000; Manufacturers' Insurance Company of Boston, $228,000; Relief of New York, $64,000; Excelsior of New York, $11,000; Standard of New York, $15,000; Massasoit of Springfield, $70,000; Holyoke of Salem, $130,000; Maine Mutual of Gorham, Me., $5,000—[The Massasoit will close up and not issue any more policies]—Park Company of New York, $65,000; Republic of New York, $27,000; Dirigo of Portland, $400,000; Portland Mutual of Portland, $300,000. Total, $3,859,450.

The Boston money market has been a little irregular, many of the banks being short, while private capitalists in many instances find difficulty in employing their funds. The cause of the irregularity is probably attributable to the fact that the Government has been drawing of late on its depositories, while the demand, owing to the increased requirements of the stock market, has increased. Boston has at the present time large balances in New York, and New York funds are consequently very heavy, selling at a discount of 50c. to $1.

Money is active in Chicago and Cincinnati, and readily commands 10 to 12 per cent. for good mercantile paper.

Relative to the effect of the weather upon the Western crops, the *Chicago Tribune* says:—"In consequence of the rain to-day, business throughout the city was generally neglected. In

commercial circles, considerable anxiety was expressed with regard to the wheat crop in Northern Illinois and Iowa, and in Wisconsin; but the opinion is general that the crop south of the old Galena Railroad line is beyond danger. North of that line the crops are in the shock, and such a rain as we have had to-day would be calculated to injure them, unless followed immediately by dry, cool weather."

W. P. Wright's Circular of the growing cotton crop reports:—"The tenor of the accounts this week are more favorable for the crop. The worms do not appear to have done any mischief in Texas. From New Orleans we get the least favorable accounts. From Alabama, Georgia, and Tennessee, the accounts are decidedly more favorable. I have only to repeat the assertion that the extent of the crop is still in the future, and that all estimates are mere guess work and entitled to no consideration."

A very large fraudulent failure has just taken place at Lille, France, where it has been discovered that a banker called Joire has managed to issue forged bills to the amount of over £100,000. M. Joire has been arrested at Vichy, where he was taking the waters with his daughters, but his son, who was managing business during his absence, has at present eluded the search made for him. The Lille branch of the Bank of France has been victimized for £40,000.

THE ENGLISH MONEY CRISIS.

The high rates of interest in Great Britain continue, and the evening edition of the London *Times* of July 14th says, in reference to the Bank of England and its failure of relief since the crisis, that "unprecedented extortion for rates of discount are still strangely persisted in at the Bank of England. The apologists for this grinding policy usually put forward two main excuses: Firstly, that the bank is compelled to maintain its present rate in the interest of its shareholders, as it is not really a State bank, because they find an undue pressure of business, owing to the unwillingness of other financial institutions to utilize their floating capital. Secondly, because specie continues to be withdrawn for the Continent.

"As regards the first excuse, it is enough to answer that so long as the bank will persist in these disastrously high rates, they virtually compel all minor institutions to hoard bank notes, instead of either returning them to the bank or freely discounting sound commercial bills. It is idle to talk of the restoration of ordinary commercial confidence at home, so long as eleven per cent. is charged by the bank to all provincial banks, however sound and solvent, who are experiencing more or less abridgment of rediscounting facilities from the stoppage of sundry London banks, or other great discounting institutions, and which provincial banks may consequently require bank notes beyond their ordinarily limited maximum, which alone are doled out to them at ten per cent. We credibly heard of a great bank in a great manufacturing emporium that was thus strung up to eleven per cent. for about £300,000 only the other day! If it be eleven per cent. to the bankers, how much more must it be to their customers? Heaven help them! We affirm that both the bank charter and the original bank acts legalizing it emphatically contradict the pretence that the Bank of England 'is not a State bank.'

"It is so in the sense of being bound, by law, in return for its State privileges and profits, to provide mercantile discounts at 'equal' and 'indifferent' rates for the trade and commerce of the country. Moreover, we answer one of those apologists from data published in his own city article:—

'The following comparisons of the prices of consols, the rates of discount, and the amount of bullion held by the bank will be found of interest in the present peculiar state of financial affairs:—

BULLION AT BANK OF ENGLAND.

'July 11, 1866, £13,993,470; July 12, 1865, £14,561,150.

RATE OF DISCOUNT.

'July 12, 1866, 10 per cent.; July 12, 1865, 3 per cent.

PRICE OF CONSOLS.

'July 12, 1866, 87⅞ @ 87½; July 12, 1865, 89¾ @ 90.'

"In the face of such self-stultifying facts and figures as these, we may well repeat what was said three weeks ago by the *Economist*:—'The country bankers who now hold the extra notes by which

the Bank of England circulation exceeds its usual issue would be more tranquillized by the reduction of the rate than by any other step whatever.' Similarly and about the same time spoke the city article of the *Times*:—'The fact is, that if the notes now needlessly hoarded were in their proper place as part of the reserve of the Bank of England, the position of that establishment would, looking at the full amount of its stock of bullion, be such as to justify no higher rate than 4 per cent.'"

Arguments, however, have but little effect on the money market or banks. Safety must be felt, not proven, before a change in the course of the Bank of England will take place; and the fact of the continuance of 10 per cent. interest in Great Britain shows the great pressure for money and the distrust felt for the future.

The London *Times* (city article), July 27, further says:—"The ten per cent. rate of the Bank of England is still *maintained*, but the expectation of a reduction by the Bank of France from four per cent., to which it was raised during the London panic, on the 11th May last, to three and a half per cent., *has been fulfilled*. The Bank of England return this evening shows only a very moderate recovery in the reserve, but looking at the diminution that has taken place in the liabilities, and at the concurrent symptoms from all sides of the abundance of money likely soon to accumulate here, a general opinion is expressed that a reduction to nine per cent. might to-day have been advantageously resolved upon. The plea for a contrary course will be that the non-improvement of the reserve shows that at the existing charge of ten per cent. there is sufficient demand to absorb all the resources of the establishment; but the same plea would most likely be available if the rate were fifteen or twenty per cent., since there are plenty of persons whose momentary needs are such as to render the rate a matter of no consideration. The bank minimum, it is contended, should represent within a half per cent. the fair minimum for the best bills in the English market, and when it fails to do so it creates a wrong impression abroad as well as at home, and gives an injurious tone to all our transactions. At this moment the actual minimum rate in London is six and a half per cent., and money to any amount can be obtained on choice bills on those terms. If the bank were to recognize this state of affairs by putting its charge at seven per cent., and making such higher terms as might be thought fit for all secondary paper, there could be no objection, and the difficulties of the time would not be increased, *as they now are, by the creation of vague surmises among foreigners*, as well as among our own traders in the provinces, that the directors must have some apprehension of peculiar perils in existence unknown to the public at large."

An official report has been made to the British Government respecting railways in India, which includes the following statistics:—

The length of the open line has been increased during the year ending May 1, 1866, from 2,943¼ to 3,331¼. The increase thus shown is distributed as follows:—The Great Indian Peninsula, 116 miles; the Madras, 40 miles; the East Indian, 24¼ miles; and the Punjab, 208 miles—making a total of 388¼ miles.

The following table shows the length of each line already open for traffic, and the extent remaining to complete them:

TITLES OF THE LINES.	MILES OF ROAD.			ULTIMATE COST.	
	Sanc'd.	*Open.*	*Progr.*	*Total.*	*Per M.*
East Indian, main line	1,276¼	1,129¼	147	£28,000,000	£22,000
East Indian, Jubbulpore line	225	.....	225	.....	.....
Great Indian Peninsula	1,266¼	701¼	565¼	18,380,000	14,510
Madras S. W. line (including Bangalore Branch)	492	492	...	5,904,000	12,000
Madras N. W. line	338	119	219	.....	.....
Bombay, Baroda and Central	310	306	4	7,488,000	24,000
Scinde	109	109	...	2,430,000	20,000
Punjab	253	253	...	2,180,000	10,000
Punjab Delhi	320	...	320	.....	.....
Eastern Bengal	159	114	45	2,720,000	17,000
Great Southern	166	79	87	1,600,000	10,000
Calcutta and South E.	29	29	...	609,000	21,000
Total	4,944	3,331¼	1,612¼		
Or, leaving out the lines the cost of which is not estimated, as follows:	4,061	3,212¼	848¼	£69,411,000	£17,092

Of the 3,331¼ miles open, only 250 miles have a second track. It has already, however, been found necessary, in consequence of the unexpected development of traffic, to take measures for the doubling of a greater extent, and a still further increase of a double system is in contemplation.

The foregoing lines have been constructed under the guaranteed system. The undertakings which were not started under the guaranteed system are the Indian Branch Railway and the Indian Tramway. The Branch Company have opened a line from Nulhatee, on the East Indian, to Moorshedabad, 27 miles, and are now building a line from Cawnpore to Lucknow. The expenditures on the two lines will amount to about £400,000. The Indian Tramway Company have opened a line in the Madras Presidency, from Arconum to Conjeveram, 19 miles, at a cost of £4,000 per mile. Neither of these is of more than local importance.

The total expenditure on the lines open and in course of construction, to May 1, amounted to £60,645,000, of which expenditure £22,000,000 was made in England, and £38,645,000 in India. The amount raised to the same date was £60,860,000, of which £47,980,000 is in share capital, and £12,880,000 in debentures.

The receipts and expenses, &c., of roads under the guaranteed system and the amount of guaranteed interest paid in 1865–66, are given in the following table:—

	Av. M.	*Receipts.*	*Expenses.*	*Net.*	*Guar'd In.*
East India	1,032	£1,442,104	£670,005	£772,099	£1,161,813
East Indian Branch	595	870,296	555,670	314,626	609,233
Madras	555	349,456	177,817	171,639	367,326
Bombay, Barada and Central	...	196,435	.....	.....	252,050
Scinde	114	82,493	78,986	6,657	96,762
Punjab	84	25,253	.....	.....	96,204
Punjab Delhi	...	.....	.....	.....	52,367
Eastern Bengal	110	112,840	54,094	58,746	78,441
Calcutta and South-Eastern	...	8,367	11,412	(loss)	20,391
Great Southern	79	30,887	16,107	15,911	43,391
India Steam Flotilla	...	.....	.....	.....	18,695

The total interest paid during the year was £2,796,676, and the total from the commencement (15 years) £15,965,855. The net traffic receipts in 1865-1866 were £1,314,574, reducing the net payment by Government on account of the guarantee to £1,445,122. The Government advances remain a lien on the future earnings of the several lines.

TREASURY GOLD.

The following letter was addressed by influential bankers of New York to the Secretary of the Treasury, to induce him to order sales of Government gold to a moderate extent.

We think some of the views expressed in the memorial are correct. The Government should not maintain a larger reserve of gold than is needful to meet the engagements of the current year, and the premium in the market will increase with the larger reserve beyond such need.

But such sales, when effected, should be public, and the gold held for the highest bidder.

The statement that gold at 150 means repudiation of public and private debts to the extent of one-third of their amount, is, we think, true only in certain cases, and does not apply to most indebtedness.

"New York, *July*, 1866.

"*To the Hon.* Hugh McCullough, *Secretary of the Treasury*:—

"Sir: In view of the embarrassments and impediments to the regular course of trade, induced by the speculative movements in gold, and

aggravated by the accumulation of coin in the Treasury, we beg respectfully to suggest to you the expediency and propriety of disposing of all the gold actually the property of the Government, beyond whatever amount it may be deemed essential to keep on hand for the payment of the gold interest on the public debt.

According to general belief, in which we participate, the sole ground for imposing duties upon imports payable in gold was to provide for the payment of the interest on the debt, and was not intended to convert the Treasury into a savings bank for the hoarding of gold coin, thus contributing to impede the legitimate course of business, and to reduce all commercial transactions to the basis of speculations in gold, as is the case at present. We therefore further respectfully submit to your consideration, as the most effectual means of checking inordinate speculation, whether it would not be advisable to sell all your surplus gold at least once a week.

We consider the rate of premium a matter of secondary importance. Gold at 150 means practically the repudiation of all debts, public and private, to the extent of one-third of their whole amount, and we do not deem it essential to the dignity or well-being of the Government to benefit to any great extent by that fact.

We have the honor to remain, sir, your most obedient servants,

Brown Brothers & Co.,	David Dows & Co.,
Ward Campbell & Co.,	George V. Hecker,
Lord & Taylor,	E. W. Coleman & Co.,
Lees & Waller,	David Ogden,
Ballin & Sander,	John Hobbs,
Williams & Guion,	Brown & Cary,
Kirkland & Von Sachs,	H. L. Routh & Sons,
Dabney, Morgan & Co.,	Kingan & Co.,
Padden & Co.,	George B. Powell & Co.,
Chas. Luling & Co.,	W. A. Brown & Co.,
E. Pavenstedt & Co.,	Nesmith & Sons,
Oelrichs & Co.,	N. H. Wolfe & Co.,
Simon de Visser,	Darling, Albertson & Rose,
Spence, Montague & Co.,	Cary & Co.,
Edward F. Davison,	C. H. Marshall & Co.,
James K. Place & Co.,	Ezra Wheeler & Co.
J. & J. Stuart & Co.,	

Profitable Banking.—Since its organization, fourteen years ago, the Glen's Falls National Bank has paid to the stockholders, from the earnings, one hundred and sixty-one per cent., or $180,320 profits on a capital of $112,000, and has a large surplus on hand. The last regular semi-annual dividend was 5 per cent. Extra dividend of 20 per cent. declared July 1, 1866.